

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

(All workers = 100 percent)

| Characteristics | Life insurance | | | Short-term disability | | | Long-term disability | | |
|---|----------------|---------------|--------------|-----------------------|---------------|--------------|----------------------|---------------|--------------|
| | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| All workers | 62 | 60 | 96 | 37 | 36 | 97 | 33 | 32 | 96 |
| Worker characteristics | | | | | | | | | |
| Management, professional, and related | 78 | 76 | 98 | 43 | 42 | 98 | 52 | 50 | 96 |
| Management, business, and financial | 85 | 84 | 99 | 56 | 54 | 98 | 60 | 58 | 96 |
| Professional and related | 75 | 73 | 98 | 38 | 37 | 98 | 49 | 46 | 96 |
| Teachers | 74 | 72 | 98 | 21 | 21 | 97 | 40 | 39 | 97 |
| Primary, secondary, and special education school teachers | 78 | 77 | 98 | 17 | 17 | 95 | 40 | 39 | 98 |
| Registered nurses | 69 | 67 | 97 | 35 | 35 | 99 | 47 | 45 | 96 |
| Service | 42 | 39 | 93 | 23 | 21 | 94 | 15 | 14 | 93 |
| Protective service | 72 | 70 | 97 | 26 | 25 | 96 | 22 | 21 | 95 |
| Sales and office | 61 | 58 | 96 | 36 | 35 | 97 | 33 | 31 | 96 |
| Sales and related | 48 | 45 | 92 | 30 | 29 | 96 | 20 | 18 | 93 |
| Office and administrative support | 68 | 66 | 97 | 40 | 39 | 98 | 41 | 39 | 97 |
| Natural resources, construction, and maintenance | 60 | 57 | 96 | 36 | 35 | 97 | 25 | 24 | 97 |
| Construction, extraction, farming, fishing, and forestry | 51 | 49 | 95 | 29 | 28 | 97 | 16 | 16 | 98 |
| Installation, maintenance, and repair | 69 | 67 | 97 | 45 | 43 | 97 | 34 | 33 | 96 |
| Production, transportation, and material moving ... | 66 | 64 | 96 | 47 | 46 | 98 | 28 | 27 | 96 |
| Production | 72 | 70 | 97 | 55 | 54 | 98 | 31 | 30 | 96 |
| Transportation and material moving | 61 | 58 | 96 | 39 | 38 | 97 | 24 | 23 | 95 |
| Full time | 76 | 73 | 97 | 44 | 42 | 97 | 41 | 39 | 96 |
| Part time | 16 | 15 | 90 | 14 | 14 | 96 | 7 | 7 | 93 |
| Union | 83 | 81 | 98 | 47 | 46 | 98 | 35 | 34 | 97 |
| Nonunion | 59 | 56 | 96 | 35 | 34 | 97 | 33 | 31 | 95 |
| Wage percentiles:³ | | | | | | | | | |
| Lowest 10 percent | 17 | 15 | 87 | 13 | 12 | 89 | 5 | 5 | 95 |
| Lowest 25 percent | 32 | 29 | 90 | 19 | 17 | 93 | 10 | 9 | 93 |
| Second 25 percent | 66 | 63 | 96 | 37 | 36 | 97 | 30 | 29 | 95 |
| Third 25 percent | 74 | 72 | 97 | 44 | 43 | 98 | 40 | 39 | 96 |
| Highest 25 percent | 82 | 81 | 98 | 50 | 49 | 98 | 55 | 52 | 96 |
| Highest 10 percent | 84 | 83 | 98 | 52 | 51 | 98 | 57 | 55 | 96 |
| Establishment characteristics | | | | | | | | | |
| Goods-producing industries | 71 | 69 | 97 | 52 | 51 | 98 | 33 | 32 | 96 |
| Service-providing industries | 61 | 58 | 96 | 34 | 33 | 97 | 33 | 32 | 96 |
| Education and health services | 70 | 68 | 97 | 27 | 27 | 97 | 38 | 36 | 95 |
| Educational services | 77 | 75 | 98 | 22 | 22 | 96 | 40 | 39 | 96 |
| Elementary and secondary schools | 76 | 75 | 98 | 19 | 18 | 96 | 36 | 35 | 97 |
| Junior colleges, colleges, and universities | 84 | 80 | 96 | 29 | 28 | 97 | 52 | 49 | 95 |
| Health care and social assistance | 65 | 62 | 96 | 31 | 31 | 98 | 36 | 34 | 95 |
| Hospitals | 86 | 84 | 98 | 43 | 42 | 98 | 58 | 55 | 96 |
| Public administration | 82 | 80 | 98 | 28 | 27 | 99 | 31 | 30 | 95 |

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

| Characteristics | Life insurance | | | Short-term disability | | | Long-term disability | | |
|---------------------------|----------------|---------------|--------------|-----------------------|---------------|--------------|----------------------|---------------|--------------|
| | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| 1 to 99 workers | 44 | 42 | 95 | 27 | 26 | 97 | 21 | 20 | 95 |
| 1 to 49 workers | 39 | 37 | 94 | 24 | 23 | 96 | 18 | 18 | 95 |
| 50 to 99 workers | 57 | 54 | 96 | 34 | 33 | 97 | 29 | 27 | 96 |
| 100 workers or more | 78 | 76 | 97 | 46 | 44 | 97 | 44 | 42 | 96 |
| 100 to 499 workers | 71 | 68 | 96 | 43 | 41 | 97 | 36 | 34 | 96 |
| 500 workers or more | 85 | 83 | 98 | 48 | 47 | 97 | 51 | 49 | 96 |
| Geographic areas | | | | | | | | | |
| New England | 60 | 58 | 97 | 36 | 35 | 97 | 33 | 31 | 95 |
| Middle Atlantic | 60 | 59 | 98 | 68 | 68 | 100 | 29 | 29 | 97 |
| East North Central | 66 | 64 | 96 | 40 | 38 | 97 | 38 | 36 | 95 |
| West North Central | 63 | 61 | 97 | 29 | 28 | 98 | 35 | 34 | 96 |
| South Atlantic | 66 | 63 | 96 | 33 | 31 | 95 | 35 | 34 | 95 |
| East South Central | 67 | 64 | 95 | 32 | 30 | 93 | 33 | 32 | 97 |
| West South Central | 61 | 57 | 93 | 26 | 24 | 96 | 31 | 29 | 96 |
| Mountain | 61 | 57 | 95 | 26 | 25 | 98 | 33 | 32 | 95 |
| Pacific | 57 | 55 | 96 | 29 | 28 | 97 | 30 | 28 | 96 |

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Employee contribution not required | Employee contribution required |
|---|------------------------------------|--------------------------------|
| All workers | 94 | 6 |
| Worker characteristics | | |
| Management, professional, and related | 94 | 6 |
| Management, business, and financial | 95 | 5 |
| Professional and related | 94 | 6 |
| Teachers | 91 | 9 |
| Primary, secondary, and special education school teachers | 91 | 9 |
| Registered nurses | 96 | 4 |
| Service | 91 | 9 |
| Protective service | 92 | 8 |
| Sales and office | 94 | 6 |
| Sales and related | 93 | 7 |
| Office and administrative support | 95 | 5 |
| Natural resources, construction, and maintenance | 91 | 9 |
| Construction, extraction, farming, fishing, and forestry | 89 | 11 |
| Installation, maintenance, and repair | 93 | 7 |
| Production, transportation, and material moving ... | 94 | 6 |
| Production | 94 | 6 |
| Transportation and material moving | 95 | 5 |
| Full time | 94 | 6 |
| Part time | 96 | 4 |
| Union | 94 | 6 |
| Nonunion | 94 | 6 |
| Wage percentiles:² | | |
| Lowest 10 percent | 89 | 11 |
| Lowest 25 percent | 91 | 9 |
| Second 25 percent | 93 | 7 |
| Third 25 percent | 94 | 6 |
| Highest 25 percent | 95 | 5 |
| Highest 10 percent | 94 | 6 |
| Establishment characteristics | | |
| Goods-producing industries | 93 | 7 |
| Service-providing industries | 94 | 6 |
| Education and health services | 94 | 6 |
| Educational services | 91 | 9 |
| Elementary and secondary schools | 91 | 9 |
| Health care and social assistance | 96 | 4 |
| Hospitals | 97 | 3 |
| Public administration | 89 | 11 |

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Employee contribution not required | Employee contribution required |
|---------------------------|------------------------------------|--------------------------------|
| 1 to 99 workers | 94 | 6 |
| 1 to 49 workers | 93 | 7 |
| 50 to 99 workers | 95 | 5 |
| 100 workers or more | 94 | 6 |
| 100 to 499 workers | 94 | 6 |
| 500 workers or more | 94 | 6 |
| Geographic areas | | |
| New England | 91 | 9 |
| Middle Atlantic | 97 | 3 |
| East North Central | 93 | 7 |
| West North Central | 96 | 4 |
| South Atlantic | 93 | 7 |
| East South Central | 83 | 17 |
| West South Central | 93 | 7 |
| Mountain | 94 | 6 |
| Pacific | 96 | 4 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Basic life insurance method of payment | | | | |
|---|--|-------------------------------|--------------------|------------------------|------------------|
| | Fixed multiple of earnings | Variable multiple of earnings | Flat dollar amount | Variable dollar amount | Other |
| All workers | 54 | 2 | 40 | 3 | 1 |
| Worker characteristics | | | | | |
| Management, professional, and related | 60 | 3 | 33 | 2 | 1 |
| Management, business, and financial | 67 | 4 | 26 | 2 | 2 |
| Professional and related | 57 | 3 | 36 | 3 | 1 |
| Teachers | 37 | 2 | 55 | 5 | 1 |
| Primary, secondary, and special education school teachers | 32 | 1 | 61 | 5 | 1 |
| Registered nurses | 66 | 2 | 30 | 2 | — |
| Service | 46 | 1 | 47 | 5 | 1 |
| Protective service | 36 | 2 | 55 | 5 | 2 |
| Sales and office | 62 | 2 | 33 | 2 | 1 |
| Sales and related | 61 | 1 | 36 | 1 | 1 |
| Office and administrative support | 62 | 2 | 32 | 2 | 1 |
| Natural resources, construction, and maintenance | 36 | 1 | 57 | 4 | 1 |
| Construction, extraction, farming, fishing, and forestry | 21 | — | 72 | 4 | — |
| Installation, maintenance, and repair | 49 | 1 | 45 | 4 | 1 |
| Production, transportation, and material moving | 43 | 1 | 49 | 5 | 1 |
| Production | 42 | 1 | 50 | 5 | 1 |
| Transportation and material moving | 45 | — | 48 | 5 | 2 |
| Full time | 54 | 2 | 39 | 3 | 1 |
| Part time | 47 | 1 | 48 | 2 | 2 |
| Union | 36 | 1 | 55 | 8 | 1 |
| Nonunion | 59 | 2 | 35 | 2 | 1 |
| Wage percentiles:² | | | | | |
| Lowest 10 percent | 45 | — | 46 | 8 | — |
| Lowest 25 percent | 48 | 1 | 47 | 4 | (³) |
| Second 25 percent | 51 | 2 | 43 | 3 | 1 |
| Third 25 percent | 53 | 2 | 41 | 3 | 1 |
| Highest 25 percent | 58 | 3 | 33 | 3 | 2 |
| Highest 10 percent | 60 | 4 | 33 | 2 | 2 |
| Establishment characteristics | | | | | |
| Goods-producing industries | 43 | 2 | 50 | 4 | 1 |
| Service-providing industries | 56 | 2 | 37 | 3 | 1 |
| Education and health services | 50 | 2 | 43 | 4 | 1 |
| Educational services | 39 | 2 | 53 | 5 | 1 |
| Elementary and secondary schools | 31 | 1 | 62 | 5 | 1 |
| Junior colleges, colleges, and universities | 55 | 5 | 33 | 4 | 3 |
| Health care and social assistance | 61 | 2 | 34 | 3 | 1 |
| Hospitals | 76 | 3 | 18 | 2 | — |
| Public administration | 39 | 3 | 49 | 7 | 2 |

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Basic life insurance method of payment | | | | |
|---------------------------|--|-------------------------------|--------------------|------------------------|------------------|
| | Fixed multiple of earnings | Variable multiple of earnings | Flat dollar amount | Variable dollar amount | Other |
| 1 to 99 workers | 44 | 1 | 51 | 2 | 1 |
| 1 to 49 workers | 44 | 1 | 51 | 2 | 1 |
| 50 to 99 workers | 45 | 1 | 52 | 2 | — |
| 100 workers or more | 58 | 3 | 34 | 4 | 1 |
| 100 to 499 workers | 58 | 2 | 37 | 2 | 1 |
| 500 workers or more | 59 | 3 | 32 | 5 | 1 |
| Geographic areas | | | | | |
| New England | 60 | 4 | 32 | 3 | — |
| Middle Atlantic | 57 | 2 | 35 | 5 | 1 |
| East North Central | 50 | 2 | 43 | 4 | (³) |
| West North Central | 52 | 3 | 43 | 2 | 1 |
| South Atlantic | 61 | 2 | 32 | 3 | 2 |
| East South Central | 55 | — | 36 | 5 | — |
| West South Central | 53 | 2 | 42 | 1 | 2 |
| Mountain | 49 | 2 | 47 | — | — |
| Pacific | 47 | 2 | 47 | 2 | 1 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2008." See Technical Note for more details.

³ Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2009

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

| Characteristics | Multiple of earnings amounts ² | | | | | Mean multiple of earnings | Median multiple of earnings |
|---|---|--------------------|---------------------------------------|--------------------|---------------------------------|---------------------------|-----------------------------|
| | Less than 1.0 times earnings | 1.0 times earnings | Over 1.0 and under 2.0 times earnings | 2.0 times earnings | Greater than 2.0 times earnings | | |
| All workers | 1 | 58 | 14 | 24 | 4 | 1.4 | 1.0 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 1 | 53 | 14 | 27 | 5 | 1.4 | 1.0 |
| Management, business, and financial | 1 | 51 | 14 | 29 | 6 | 1.4 | 1.0 |
| Professional and related | 1 | 54 | 14 | 26 | 4 | 1.4 | 1.0 |
| Teachers | (³) | 46 | 23 | 28 | 4 | 1.5 | 1.5 |
| Primary, secondary, and special education school teachers | — | 47 | 25 | 27 | 2 | 1.4 | 1.5 |
| Registered nurses | — | 70 | 12 | 14 | — | 1.2 | 1.0 |
| Service | 1 | 60 | 18 | 18 | 3 | 1.3 | 1.0 |
| Protective service | — | 53 | 17 | 21 | 9 | 1.5 | 1.0 |
| Sales and office | 1 | 63 | 11 | 22 | 4 | 1.3 | 1.0 |
| Sales and related | 1 | 72 | 8 | 17 | 3 | 1.2 | 1.0 |
| Office and administrative support | 1 | 60 | 12 | 24 | 4 | 1.4 | 1.0 |
| Natural resources, construction, and maintenance | 1 | 62 | 11 | 24 | 2 | 1.3 | 1.0 |
| Construction, extraction, farming, fishing, and forestry | — | 54 | 11 | 33 | — | 1.4 | 1.0 |
| Installation, maintenance, and repair | 2 | 65 | 11 | 21 | 2 | 1.3 | 1.0 |
| Production, transportation, and material moving ... | 1 | 57 | 16 | 24 | 2 | 1.3 | 1.0 |
| Production | — | 52 | 16 | 30 | 2 | 1.4 | 1.0 |
| Transportation and material moving | 1 | 63 | 17 | 18 | 2 | 1.3 | 1.0 |
| Full time | 1 | 58 | 14 | 24 | 4 | 1.4 | 1.0 |
| Part time | 1 | 67 | 11 | 17 | 4 | 1.3 | 1.0 |
| Union | 1 | 60 | 17 | 17 | 4 | 1.3 | 1.0 |
| Nonunion | 1 | 58 | 13 | 25 | 4 | 1.4 | 1.0 |
| Wage percentiles:⁴ | | | | | | | |
| Lowest 10 percent | — | 59 | 22 | — | — | 1.3 | 1.0 |
| Lowest 25 percent | — | 68 | 14 | 16 | 2 | 1.3 | 1.0 |
| Second 25 percent | 1 | 62 | 14 | 21 | 2 | 1.3 | 1.0 |
| Third 25 percent | 1 | 56 | 15 | 24 | 4 | 1.4 | 1.0 |
| Highest 25 percent | 1 | 54 | 12 | 28 | 5 | 1.4 | 1.0 |
| Highest 10 percent | 1 | 48 | 13 | 31 | 6 | 1.5 | — |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 1 | 49 | 14 | 30 | 6 | 1.5 | — |
| Service-providing industries | 1 | 59 | 14 | 23 | 3 | 1.4 | 1.0 |
| Education and health services | 2 | 60 | 16 | 20 | 3 | 1.3 | 1.0 |
| Educational services | 1 | 45 | 21 | 29 | 4 | 1.5 | 1.5 |
| Elementary and secondary schools | — | 43 | 25 | 31 | 2 | 1.5 | 1.5 |
| Junior colleges, colleges, and universities | — | 46 | 15 | 28 | — | 1.5 | — |
| Health care and social assistance | 2 | 68 | 13 | 15 | — | 1.2 | 1.0 |
| Hospitals | — | 73 | 10 | 12 | — | 1.2 | 1.0 |
| Public administration | — | 53 | 24 | 17 | 6 | 1.4 | 1.0 |

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

| Characteristics | Multiple of earnings amounts ² | | | | | Mean multiple of earnings | Median multiple of earnings |
|---------------------------|---|--------------------|---------------------------------------|--------------------|---------------------------------|---------------------------|-----------------------------|
| | Less than 1.0 times earnings | 1.0 times earnings | Over 1.0 and under 2.0 times earnings | 2.0 times earnings | Greater than 2.0 times earnings | | |
| 1 to 99 workers | 1 | 58 | 13 | 24 | 4 | 1.4 | 1.0 |
| 1 to 49 workers | 1 | 57 | 13 | 25 | 5 | 1.4 | 1.0 |
| 50 to 99 workers | 1 | 60 | 14 | 23 | 3 | 1.3 | 1.0 |
| 100 workers or more | 1 | 58 | 14 | 24 | 3 | 1.4 | 1.0 |
| 100 to 499 workers | — | 60 | 14 | 22 | 3 | 1.3 | 1.0 |
| 500 workers or more | 1 | 56 | 14 | 25 | 4 | 1.4 | 1.0 |
| Geographic areas | | | | | | | |
| New England | 3 | 66 | 7 | 20 | 3 | 1.3 | 1.0 |
| Middle Atlantic | 3 | 55 | 19 | 19 | 4 | 1.4 | 1.0 |
| East North Central | — | 56 | 14 | 25 | 4 | 1.4 | 1.0 |
| West North Central | — | 57 | 15 | 20 | — | 1.4 | 1.0 |
| South Atlantic | (³) | 60 | 13 | 25 | 2 | 1.4 | 1.0 |
| East South Central | — | 52 | 17 | — | — | 1.4 | — |
| West South Central | — | 58 | 12 | 28 | 2 | 1.4 | 1.0 |
| Mountain | — | 65 | 13 | 19 | 2 | 1.3 | 1.0 |
| Pacific | 1 | 58 | 10 | 26 | 5 | 1.4 | 1.0 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

³ Less than 0.5 percent.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,²
National Compensation Survey, March 2009**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

| Characteristics | Flat dollar amounts ³ | | | | |
|---|----------------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| All workers | \$5,000 | \$10,000 | \$15,000 | \$25,000 | \$50,000 |
| Worker characteristics | | | | | |
| Management, professional, and related | 5,000 | 10,000 | 20,000 | 47,000 | 50,000 |
| Management, business, and financial | 10,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| Professional and related | 5,000 | 10,000 | 20,000 | 50,000 | 50,000 |
| Teachers | 7,000 | 10,000 | 25,000 | 50,000 | 50,000 |
| Primary, secondary, and special education school teachers | 10,000 | 10,000 | 25,000 | 50,000 | 50,000 |
| Registered nurses | 5,000 | 10,000 | 15,000 | 40,000 | 50,000 |
| Service | 5,000 | 10,000 | 10,000 | 25,000 | 40,000 |
| Protective service | 5,000 | 5,000 | 10,000 | 25,000 | 45,000 |
| Sales and office | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Sales and related | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Office and administrative support | 10,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| Natural resources, construction, and maintenance | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Construction, extraction, farming, fishing, and forestry | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Installation, maintenance, and repair | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Production, transportation, and material moving | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Production | 10,000 | 10,000 | 20,000 | 25,000 | 46,000 |
| Transportation and material moving | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Full time | 7,000 | 10,000 | 16,000 | 25,000 | 50,000 |
| Part time | 5,000 | 5,000 | 10,000 | 20,000 | 50,000 |
| Union | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| Nonunion | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Establishment characteristics | | | | | |
| Goods-producing industries | 10,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| Service-providing industries | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Education and health services | 5,000 | 10,000 | 20,000 | 35,000 | 50,000 |
| Educational services | 5,000 | 10,000 | 20,000 | 46,000 | 50,000 |
| Elementary and secondary schools | 7,000 | 10,000 | 20,000 | 50,000 | 50,000 |
| Junior colleges, colleges, and universities | 5,000 | 6,000 | 10,000 | 30,000 | 50,000 |
| Health care and social assistance | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Hospitals | 5,000 | 10,000 | 12,500 | 20,000 | 50,000 |
| Public administration | 5,000 | 10,000 | 20,000 | 30,000 | 50,000 |
| 1 to 99 workers | 8,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| 1 to 49 workers | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| 50 to 99 workers | 7,500 | 10,000 | 15,000 | 25,000 | 50,000 |
| 100 workers or more | 5,000 | 10,000 | 20,000 | 30,000 | 50,000 |
| 100 to 499 workers | 7,500 | 10,000 | 20,000 | 25,000 | 50,000 |
| 500 workers or more | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |

See footnotes at end of table.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2009—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

| Characteristics | Flat dollar amounts ³ | | | | |
|--------------------------|----------------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| Geographic areas | | | | | |
| New England | \$5,000 | \$7,000 | \$15,000 | \$32,000 | \$50,000 |
| Middle Atlantic | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| East North Central | 7,500 | 10,000 | 20,000 | 25,000 | 50,000 |
| West North Central | 10,000 | 10,000 | 20,000 | 27,500 | 50,000 |
| South Atlantic | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| East South Central | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| West South Central | 5,000 | 10,000 | 15,000 | 20,000 | 40,000 |
| Mountain | 10,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| Pacific | 5,000 | 10,000 | 15,000 | 30,000 | 50,000 |

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the

same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 21. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2009**

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Non- commercially insured ² | Commercially insured | Legally required | Other |
|---|--|-------------------------|---------------------|-------|
| All workers | 46 | 34 | 16 | 4 |
| Worker characteristics | | | | |
| Management, professional, and related | 51 | 32 | 13 | 4 |
| Management, business, and financial | 53 | 33 | 11 | 2 |
| Professional and related | 50 | 31 | 14 | 5 |
| Teachers | 46 | 20 | 20 | 14 |
| Primary, secondary, and special education school teachers | 41 | — | 28 | — |
| Registered nurses | 46 | 34 | 15 | 4 |
| Service | 35 | 33 | 28 | 4 |
| Protective service | 43 | 31 | 21 | 5 |
| Sales and office | 49 | 32 | 17 | 2 |
| Sales and related | 51 | 28 | 20 | 1 |
| Office and administrative support | 48 | 33 | 16 | 3 |
| Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry | 39 | 38 | 14 | 8 |
| Installation, maintenance, and repair | 27 | 42 | 17 | 14 |
| Production, transportation, and material moving ... | 48 | 36 | 12 | 4 |
| Production | 44 | 42 | 11 | 3 |
| Transportation and material moving | 46 | 42 | 9 | 3 |
| Full time | 42 | 42 | 13 | 3 |
| Part time | 47 | 36 | 13 | 4 |
| Union | 37 | 19 | 41 | 3 |
| Nonunion | 45 | 30 | 14 | 11 |
| Wage percentiles: ³ | 47 | 36 | 16 | 2 |
| Lowest 10 percent | 45 | 30 | 14 | 11 |
| Lowest 25 percent | 45 | 37 | 14 | 4 |
| Second 25 percent | 45 | 37 | 14 | 4 |
| Third 25 percent | 53 | 29 | 13 | 5 |
| Highest 25 percent | 54 | 28 | 13 | 5 |
| Highest 10 percent | | | | |
| Establishment characteristics | | | | |
| Goods-producing industries | 47 | 40 | 9 | 4 |
| Service-providing industries | 46 | 33 | 17 | 4 |
| Education and health services | 40 | 34 | 18 | 8 |
| Educational services | 51 | 21 | 12 | 16 |
| Elementary and secondary schools | 38 | 22 | 12 | 27 |
| Junior colleges, colleges, and universities | 69 | 17 | 11 | 2 |
| Health care and social assistance | 34 | 41 | 21 | 4 |
| Hospitals | 50 | 30 | 15 | 6 |
| Public administration | 53 | 23 | 8 | 16 |

See footnotes at end of table.

**Table 21. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2009—Continued**

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Non- commercially insured ² | Commercially insured | Legally required | Other |
|---------------------------|--|-------------------------|---------------------|-------|
| 1 to 99 workers | 31 | 40 | 27 | 2 |
| 1 to 49 workers | 29 | 40 | 29 | 2 |
| 50 to 99 workers | 33 | 40 | 24 | 3 |
| 100 workers or more | 54 | 32 | 10 | 5 |
| 100 to 499 workers | 48 | 37 | 12 | 3 |
| 500 workers or more | 59 | 27 | 8 | 6 |
| Geographic areas | | | | |
| New England | 48 | 48 | — | — |
| Middle Atlantic | 21 | 22 | 53 | 5 |
| East North Central | 58 | 35 | — | 6 |
| West North Central | 58 | 38 | — | 4 |
| South Atlantic | 56 | 41 | — | 3 |
| East South Central | 56 | 43 | — | — |
| West South Central | 59 | 39 | — | 2 |
| Mountain | 52 | 44 | — | — |
| Pacific | 51 | 35 | 12 | 2 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Employer assumes all risks and expenses of providing the benefit.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 22. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|---|--------------------------------|------------------------------------|
| All workers | 19 | 81 |
| Worker characteristics | | |
| Management, professional, and related | 15 | 85 |
| Management, business, and financial | 14 | 86 |
| Professional and related | 15 | 85 |
| Teachers | 21 | 79 |
| Primary, secondary, and special education school teachers | 26 | 74 |
| Registered nurses | 19 | 81 |
| Service | 34 | 66 |
| Protective service | 18 | 82 |
| Sales and office | 20 | 80 |
| Sales and related | 23 | 77 |
| Office and administrative support | 18 | 82 |
| Natural resources, construction, and maintenance | 20 | 80 |
| Construction, extraction, farming, fishing, and forestry | 16 | 84 |
| Installation, maintenance, and repair | 23 | 77 |
| Production, transportation, and material moving ... | 17 | 83 |
| Production | 15 | 85 |
| Transportation and material moving | 19 | 81 |
| Full time | 18 | 82 |
| Part time | 36 | 64 |
| Union | 16 | 84 |
| Nonunion | 20 | 80 |
| Wage percentiles:² | | |
| Lowest 10 percent | 53 | 47 |
| Lowest 25 percent | 36 | 64 |
| Second 25 percent | 20 | 80 |
| Third 25 percent | 17 | 83 |
| Highest 25 percent | 14 | 86 |
| Highest 10 percent | 13 | 87 |
| Establishment characteristics | | |
| Goods-producing industries | 13 | 87 |
| Service-providing industries | 21 | 79 |
| Education and health services | 21 | 79 |
| Educational services | 14 | 86 |
| Elementary and secondary schools | 13 | 87 |
| Junior colleges, colleges, and universities | 9 | 91 |
| Health care and social assistance | 25 | 75 |
| Hospitals | 21 | 79 |
| Public administration | 15 | 85 |

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|---------------------------|--------------------------------|------------------------------------|
| 1 to 99 workers | 28 | 72 |
| 1 to 49 workers | 30 | 70 |
| 50 to 99 workers | 25 | 75 |
| 100 workers or more | 15 | 85 |
| 100 to 499 workers | 17 | 83 |
| 500 workers or more | 13 | 87 |
| Geographic areas | | |
| New England | 9 | 91 |
| Middle Atlantic | 46 | 54 |
| East North Central | 8 | 92 |
| West North Central | 6 | 94 |
| South Atlantic | 7 | 93 |
| West South Central | 7 | 93 |
| Mountain | 5 | 95 |
| Pacific | 11 | 89 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

**Table 23. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2009**

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Flat dollar amounts | Dollar amount varies | Fixed percent of earnings | Percent varies by earnings | Other |
|---|------------------------|----------------------------|---------------------------------|----------------------------------|-------|
| All workers | 7 | 2 | 68 | 21 | 2 |
| Worker characteristics | | | | | |
| Management, professional, and related | 1 | 1 | 67 | 29 | 3 |
| Management, business, and financial | 1 | 1 | 61 | 36 | 1 |
| Professional and related | 1 | 1 | 70 | 25 | 3 |
| Teachers | 2 | 1 | 87 | 8 | 2 |
| Primary, secondary, and special education school teachers | — | — | 87 | 6 | 3 |
| Registered nurses | 2 | — | 76 | 14 | 8 |
| Service | 4 | 1 | 85 | 8 | 3 |
| Protective service | — | 1 | 85 | 10 | — |
| Sales and office | 4 | 1 | 67 | 26 | 3 |
| Sales and related | 4 | 1 | 68 | 25 | 2 |
| Office and administrative support | 3 | 1 | 66 | 27 | 3 |
| Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry | 16 | 6 | 60 | 16 | 2 |
| Installation, maintenance, and repair | 21 | 7 | 62 | 8 | 1 |
| Production, transportation, and material moving ... | 13 | 5 | 59 | 21 | 3 |
| Production | 18 | 6 | 66 | 10 | 1 |
| Transportation and material moving | 20 | 7 | 62 | 10 | 1 |
| Transportation and material moving | 16 | 4 | 70 | 10 | 1 |
| Full time | 7 | 2 | 67 | 21 | 2 |
| Part time | 3 | 1 | 79 | 15 | 3 |
| Union | 16 | 7 | 59 | 15 | 3 |
| Nonunion | 4 | 1 | 71 | 22 | 2 |
| Wage percentiles:² | | | | | |
| Lowest 10 percent | 3 | — | 89 | 6 | — |
| Lowest 25 percent | 7 | 1 | 80 | 11 | 2 |
| Second 25 percent | 9 | 2 | 72 | 15 | 2 |
| Third 25 percent | 8 | 2 | 67 | 20 | 2 |
| Highest 25 percent | 4 | 3 | 62 | 29 | 3 |
| Highest 10 percent | 2 | 1 | 61 | 33 | 2 |
| Establishment characteristics | | | | | |
| Goods-producing industries | 19 | 6 | 58 | 16 | 1 |
| Service-providing industries | 3 | 1 | 71 | 22 | 3 |
| Education and health services | 2 | 1 | 79 | 13 | 6 |
| Educational services | 2 | 1 | 84 | 10 | 3 |
| Elementary and secondary schools | 2 | 1 | 87 | 5 | 4 |
| Junior colleges, colleges, and universities | 2 | — | 78 | 19 | 1 |
| Health care and social assistance | 1 | 1 | 76 | 14 | 8 |
| Hospitals | — | 1 | 79 | 14 | 5 |
| Public administration | 2 | — | 86 | 10 | — |

See footnotes at end of table.

**Table 23. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2009—Continued**

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Flat dollar amounts | Dollar amount varies | Fixed percent of earnings | Percent varies by earnings | Other |
|---------------------------|------------------------|----------------------------|---------------------------------|----------------------------------|-------|
| 1 to 99 workers | 7 | 1 | 75 | 15 | 1 |
| 1 to 49 workers | 7 | 2 | 74 | 17 | 1 |
| 50 to 99 workers | 8 | 1 | 76 | 13 | 2 |
| 100 workers or more | 6 | 3 | 65 | 23 | 3 |
| 100 to 499 workers | 9 | 2 | 67 | 20 | 2 |
| 500 workers or more | 4 | 4 | 63 | 25 | 3 |
| Geographic areas | | | | | |
| New England | 5 | 1 | 69 | 24 | 1 |
| Middle Atlantic | 4 | 1 | 82 | 12 | 1 |
| East North Central | 13 | 4 | 57 | 23 | 2 |
| West North Central | 11 | 2 | 66 | 19 | 2 |
| South Atlantic | 7 | 2 | 65 | 24 | 1 |
| East South Central | — | 4 | 79 | 8 | — |
| West South Central | 7 | — | 56 | 32 | — |
| Mountain | 6 | — | 63 | 25 | — |
| Pacific | 2 | 2 | 63 | 27 | 5 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United

States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 24. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Fixed duration | Number of weeks ² | | | | | Duration varies |
|---|----------------|------------------------------|-----------------|--------------------------|-----------------|-----------------|-----------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| All workers | 89 | 13 | 24 | 26 | 26 | 26 | 11 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 87 | 13 | 24 | 26 | 26 | 26 | 13 |
| Management, business, and financial | 87 | 13 | 21 | 26 | 26 | 26 | 13 |
| Professional and related | 87 | 13 | 24 | 26 | 26 | 26 | 13 |
| Teachers | 86 | 20 | 26 | 26 | 26 | 52 | 14 |
| Primary, secondary, and special education school teachers | 88 | 20 | 24 | 26 | 52 | 52 | 12 |
| Registered nurses | 91 | 13 | 22 | 26 | 26 | 26 | 9 |
| Service | 93 | 13 | 26 | 26 | 26 | 26 | 7 |
| Protective service | 91 | 12 | 20 | 26 | 26 | 26 | 9 |
| Sales and office | 88 | 13 | 21 | 26 | 26 | 26 | 12 |
| Sales and related | 86 | 13 | 21 | 26 | 26 | 26 | 14 |
| Office and administrative support | 88 | 13 | 22 | 26 | 26 | 26 | 12 |
| Natural resources, construction, and maintenance | 87 | 13 | 26 | 26 | 26 | 36 | 13 |
| Construction, extraction, farming, fishing, and forestry | 93 | 13 | 26 | 26 | 26 | 48 | 7 |
| Installation, maintenance, and repair | 83 | 13 | 26 | 26 | 26 | 36 | 17 |
| Production, transportation, and material moving ... | 90 | 13 | 26 | 26 | 26 | 26 | 10 |
| Production | 89 | 13 | 26 | 26 | 26 | 26 | 11 |
| Transportation and material moving | 91 | 13 | 26 | 26 | 26 | 26 | 9 |
| Full time | 88 | 13 | 24 | 26 | 26 | 26 | 12 |
| Part time | 92 | 13 | 26 | 26 | 26 | 26 | 8 |
| Union | 84 | 16 | 26 | 26 | 26 | 52 | 16 |
| Nonunion | 90 | 13 | 23 | 26 | 26 | 26 | 10 |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 90 | 13 | 26 | 26 | 26 | 26 | 10 |
| Service-providing industries | 88 | 13 | 24 | 26 | 26 | 26 | 12 |
| Education and health services | 90 | 13 | 24 | 26 | 26 | 26 | 10 |
| Educational services | 83 | 20 | 24 | 26 | 26 | 52 | 17 |
| Elementary and secondary schools | 81 | 20 | 22 | 26 | 52 | 52 | 19 |
| Junior colleges, colleges, and universities | 90 | 18 | 26 | 26 | 26 | 26 | 10 |
| Health care and social assistance | 94 | 13 | 24 | 26 | 26 | 26 | 6 |
| Hospitals | 91 | 13 | 20 | 26 | 26 | 26 | 9 |
| Public administration | 88 | 12 | 24 | 26 | 26 | 52 | 12 |
| 1 to 99 workers | 92 | 13 | 24 | 26 | 26 | 26 | 8 |
| 1 to 49 workers | 92 | 13 | 26 | 26 | 26 | 26 | 8 |
| 50 to 99 workers | 91 | 13 | 20 | 26 | 26 | 26 | 9 |
| 100 workers or more | 87 | 13 | 24 | 26 | 26 | 26 | 13 |
| 100 to 499 workers | 87 | 13 | 21 | 26 | 26 | 26 | 13 |
| 500 workers or more | 86 | 13 | 25 | 26 | 26 | 26 | 14 |

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Fixed duration | Number of weeks ² | | | | | Duration varies |
|--------------------------|----------------|------------------------------|-----------------|--------------------------|-----------------|-----------------|-----------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Geographic areas | | | | | | | |
| New England | 91 | 13 | 24 | 26 | 26 | 26 | 9 |
| Middle Atlantic | 93 | 26 | 26 | 26 | 26 | 26 | 7 |
| East North Central | 83 | 13 | 20 | 26 | 26 | 26 | 17 |
| West North Central | 86 | 12 | 13 | 26 | 26 | 26 | 14 |
| South Atlantic | 91 | 12 | 20 | 26 | 26 | 52 | 9 |
| East South Central | 92 | 12 | 24 | 26 | 26 | 26 | 8 |
| West South Central | 83 | 12 | 20 | 26 | 26 | 26 | 17 |
| Mountain | 83 | 12 | 13 | 26 | 26 | 26 | 17 |
| Pacific | 87 | 13 | 25 | 26 | 26 | 26 | 13 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th

percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 25. Short-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009

(All workers with fixed percent of earnings short-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|---|---------------------------|------------|------------------|------------|------------------|-------------------------|--------------------------------|----------------------------------|
| | Less than 50 percent | 50 percent | 51 to 59 percent | 60 percent | 61 to 69 percent | Greater than 69 percent | | |
| All workers | 1 | 23 | 2 | 32 | 25 | 17 | 64.0 | 60.0 |
| Worker characteristics | | | | | | | | |
| Management, professional, and related | (²) | 18 | — | 31 | 24 | 23 | 66.4 | 60.0 |
| Management, business, and financial | — | 18 | 2 | 35 | 19 | 24 | 65.8 | 60.0 |
| Professional and related | (²) | 18 | 3 | 30 | 26 | 23 | 66.7 | 60.0 |
| Teachers | — | 31 | 5 | 13 | 23 | 27 | 66.9 | 66.0 |
| Primary, secondary, and special education school teachers | — | 44 | 4 | 12 | 20 | 20 | 62.0 | 60.0 |
| Registered nurses | — | 18 | 3 | 42 | 27 | 9 | 61.2 | 60.0 |
| Service | — | 37 | 2 | 27 | 25 | 8 | 59.8 | 60.0 |
| Protective service | — | 24 | — | 40 | 22 | 8 | 61.1 | 60.0 |
| Sales and office | (²) | 22 | 2 | 32 | 25 | 19 | 64.4 | 60.0 |
| Sales and related | — | 23 | 1 | 30 | 24 | 22 | 65.0 | 60.0 |
| Office and administrative support | (²) | 21 | 2 | 34 | 26 | 17 | 64.2 | 60.0 |
| Natural resources, construction, and maintenance | 2 | 24 | — | 31 | 33 | 10 | 61.7 | 60.0 |
| Construction, extraction, farming, fishing, and forestry | 4 | 19 | — | 26 | 42 | 9 | 62.3 | 65.0 |
| Installation, maintenance, and repair | 1 | 28 | — | 34 | 26 | 10 | 61.2 | 60.0 |
| Production, transportation, and material moving ... | 2 | 19 | 1 | 39 | 25 | 14 | 63.5 | 60.0 |
| Production | 2 | 17 | 1 | 42 | 26 | 13 | 62.5 | 60.0 |
| Transportation and material moving | 1 | 22 | 1 | 36 | 25 | 16 | 64.8 | 60.0 |
| Full time | 1 | 21 | 2 | 34 | 25 | 18 | 64.2 | 60.0 |
| Part time | — | 39 | 2 | 14 | 32 | 13 | 61.8 | 60.0 |
| Union | 1 | 22 | 4 | 24 | 34 | 15 | 63.9 | 60.0 |
| Nonunion | 1 | 23 | 1 | 34 | 23 | 18 | 64.0 | 60.0 |
| Wage percentiles:³ | | | | | | | | |
| Lowest 10 percent | — | 49 | — | 19 | 25 | 6 | 58.1 | 60.0 |
| Lowest 25 percent | (²) | 35 | 1 | 26 | 28 | 10 | 60.6 | 60.0 |
| Second 25 percent | 1 | 24 | 2 | 37 | 24 | 13 | 62.4 | 60.0 |
| Third 25 percent | 1 | 19 | 2 | 35 | 26 | 17 | 64.3 | 60.0 |
| Highest 25 percent | 1 | 19 | 2 | 29 | 25 | 25 | 66.7 | 60.0 |
| Highest 10 percent | (²) | 17 | 3 | 26 | 25 | 28 | 67.9 | 66.0 |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 3 | 13 | (²) | 39 | 27 | 18 | 65.1 | 60.0 |
| Service-providing industries | (²) | 25 | 2 | 31 | 25 | 17 | 63.7 | 60.0 |
| Education and health services | 1 | 27 | 5 | 27 | 26 | 15 | 62.7 | 60.0 |
| Educational services | — | 31 | 8 | 16 | 17 | 28 | 66.3 | 60.0 |
| Elementary and secondary schools | — | 41 | 4 | 14 | 24 | 17 | 61.9 | 60.0 |
| Junior colleges, colleges, and universities | — | 20 | 16 | 19 | 6 | 39 | 71.2 | 60.0 |
| Health care and social assistance | 1 | 24 | 3 | 34 | 31 | 7 | 60.6 | 60.0 |
| Hospitals | — | 21 | 3 | 42 | 25 | 8 | 60.4 | 60.0 |
| Public administration | — | 26 | 3 | 36 | 26 | 8 | 60.7 | 60.0 |

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with fixed percent of earnings short-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|---------------------------|---------------------------|------------|------------------|------------|------------------|-------------------------|--------------------------------|----------------------------------|
| | Less than 50 percent | 50 percent | 51 to 59 percent | 60 percent | 61 to 69 percent | Greater than 69 percent | | |
| 1 to 99 workers | 1 | 26 | 1 | 31 | 30 | 12 | 62.4 | 60.0 |
| 1 to 49 workers | — | 27 | 1 | 30 | 32 | 10 | 62.3 | 60.0 |
| 50 to 99 workers | — | 25 | — | 32 | 28 | 14 | 62.5 | 60.0 |
| 100 workers or more | 1 | 21 | 2 | 33 | 22 | 20 | 64.9 | 60.0 |
| 100 to 499 workers | 1 | 16 | — | 38 | 25 | 19 | 65.0 | 60.0 |
| 500 workers or more | (²) | 25 | 4 | 29 | 21 | 21 | 64.9 | 60.0 |
| Geographic areas | | | | | | | | |
| New England | — | 13 | — | 42 | 14 | 29 | 66.5 | 60.0 |
| Middle Atlantic | — | 37 | 1 | 9 | 45 | 7 | 61.7 | 66.0 |
| East North Central | 1 | 13 | — | 42 | 20 | 24 | 65.3 | 60.0 |
| West North Central | — | 11 | — | 44 | 17 | 27 | 66.5 | 60.0 |
| South Atlantic | — | 19 | — | 48 | 11 | 19 | 64.5 | 60.0 |
| East South Central | — | — | — | 46 | 4 | — | 61.1 | 60.0 |
| West South Central | — | 9 | 1 | 50 | 18 | 21 | 66.3 | 60.0 |
| Mountain | — | 9 | — | 48 | 13 | 29 | 67.7 | 60.0 |
| Pacific | — | 15 | 12 | 30 | 25 | 17 | 64.4 | 60.0 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 26. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|---|--------------------------------|------------------------------------|
| All workers | 10 | 90 |
| Worker characteristics | | |
| Management, professional, and related | 10 | 90 |
| Management, business, and financial | 9 | 91 |
| Professional and related | 11 | 89 |
| Teachers | 17 | 83 |
| Primary, secondary, and special education school teachers | 19 | 81 |
| Registered nurses | 8 | 92 |
| Service | 11 | 89 |
| Protective service | 14 | 86 |
| Sales and office | 10 | 90 |
| Sales and related | 12 | 88 |
| Office and administrative support | 9 | 91 |
| Natural resources, construction, and maintenance | 12 | 88 |
| Construction, extraction, farming, fishing, and forestry | 8 | 92 |
| Installation, maintenance, and repair | 14 | 86 |
| Production, transportation, and material moving ... | 10 | 90 |
| Production | 11 | 89 |
| Transportation and material moving | 9 | 91 |
| Full time | 11 | 89 |
| Part time | 9 | 91 |
| Union | 13 | 87 |
| Nonunion | 10 | 90 |
| Wage percentiles:² | | |
| Lowest 25 percent | 9 | 91 |
| Second 25 percent | 11 | 89 |
| Third 25 percent | 10 | 90 |
| Highest 25 percent | 10 | 90 |
| Highest 10 percent | 12 | 88 |
| Establishment characteristics | | |
| Goods-producing industries | 10 | 90 |
| Service-providing industries | 10 | 90 |
| Education and health services | 13 | 87 |
| Educational services | 17 | 83 |
| Elementary and secondary schools | 20 | 80 |
| Junior colleges, colleges, and universities | 14 | 86 |
| Health care and social assistance | 9 | 91 |
| Hospitals | 10 | 90 |
| Public administration | 17 | 83 |

See footnotes at end of table.

Table 26. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|---------------------------|--------------------------------|------------------------------------|
| 1 to 99 workers | 9 | 91 |
| 1 to 49 workers | 10 | 90 |
| 50 to 99 workers | 6 | 94 |
| 100 workers or more | 11 | 89 |
| 100 to 499 workers | 9 | 91 |
| 500 workers or more | 12 | 88 |
| Geographic areas | | |
| New England | 8 | 92 |
| Middle Atlantic | 8 | 92 |
| East North Central | 14 | 86 |
| West North Central | 7 | 93 |
| South Atlantic | 8 | 92 |
| East South Central | 8 | 92 |
| West South Central | 10 | 90 |
| Mountain | 22 | 78 |
| Pacific | 10 | 90 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National

Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | Percent varies by earnings | Flat dollar amounts | Other |
|---|---------------------------|----------------------------|---------------------|------------------|
| All workers | 93 | 5 | 1 | 1 |
| Worker characteristics | | | | |
| Management, professional, and related | 94 | 5 | (²) | 1 |
| Management, business, and financial | 92 | 7 | 1 | 1 |
| Professional and related | 94 | 5 | (²) | 1 |
| Teachers | 94 | 3 | 1 | 1 |
| Primary, secondary, and special education school teachers | 96 | — | — | 2 |
| Registered nurses | 96 | 4 | — | — |
| Service | 95 | 4 | (²) | — |
| Protective service | 92 | 8 | — | — |
| Sales and office | 94 | 6 | (²) | (²) |
| Sales and related | 94 | 6 | — | — |
| Office and administrative support | 94 | 6 | (²) | (²) |
| Natural resources, construction, and maintenance | 91 | 5 | 2 | 2 |
| Construction, extraction, farming, fishing, and forestry | 89 | 7 | 2 | 2 |
| Installation, maintenance, and repair | 92 | 4 | 2 | 1 |
| Production, transportation, and material moving ... | 87 | 4 | 5 | 3 |
| Production | 85 | 5 | 7 | 3 |
| Transportation and material moving | 91 | 4 | 2 | 4 |
| Full time | 93 | 5 | 1 | 1 |
| Part time | 92 | 7 | 1 | — |
| Union | 85 | 6 | 5 | 4 |
| Nonunion | 94 | 5 | (²) | (²) |
| Wage percentiles: ³ | | | | |
| Lowest 10 percent | 97 | — | — | — |
| Lowest 25 percent | 96 | 3 | 1 | — |
| Second 25 percent | 94 | 5 | 1 | (²) |
| Third 25 percent | 93 | 6 | 1 | 1 |
| Highest 25 percent | 92 | 5 | 1 | 1 |
| Highest 10 percent | 92 | 6 | 1 | 1 |
| Establishment characteristics | | | | |
| Goods-producing industries | 89 | 5 | 5 | 2 |
| Service-providing industries | 94 | 5 | (²) | 1 |
| Education and health services | 95 | 4 | (²) | 1 |
| Educational services | 93 | 5 | 1 | — |
| Elementary and secondary schools | 96 | 1 | — | — |
| Junior colleges, colleges, and universities | 88 | — | (²) | — |
| Health care and social assistance | 96 | 4 | — | — |
| Hospitals | 96 | 4 | — | — |
| Public administration | 93 | 7 | — | — |

See footnotes at end of table.

Table 27. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | Percent varies by earnings | Flat dollar amounts | Other |
|---------------------------|---------------------------|----------------------------|---------------------|------------------|
| 1 to 99 workers | 95 | 4 | 1 | (²) |
| 1 to 49 workers | 95 | 4 | 1 | — |
| 50 to 99 workers | 96 | 3 | 1 | — |
| 100 workers or more | 92 | 6 | 1 | 1 |
| 100 to 499 workers | 93 | 5 | 1 | 1 |
| 500 workers or more | 91 | 6 | 2 | 1 |
| Geographic areas | | | | |
| New England | 95 | 4 | — | 1 |
| Middle Atlantic | 97 | 2 | 1 | — |
| East North Central | 88 | 8 | 3 | 1 |
| West North Central | 89 | — | 1 | — |
| South Atlantic | 96 | 3 | (²) | (²) |
| East South Central | 93 | 5 | — | — |
| West South Central | 92 | 6 | — | 1 |
| Mountain | 95 | 4 | — | — |
| Pacific | 93 | 5 | 1 | 2 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5 percent.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 28. Long-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|---|---------------------------|------------|------------------|------------|-------------------------|--------------------------------|----------------------------------|
| | Less than 60 percent | 60 percent | 61 to 66 percent | 67 percent | Greater than 67 percent | | |
| All workers | 21 | 59 | 12 | 7 | 2 | 59.1 | 60.0 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 21 | 56 | 14 | 7 | 2 | 59.2 | 60.0 |
| Management, business, and financial | 19 | 61 | 12 | 7 | 1 | 59.3 | 60.0 |
| Professional and related | 21 | 54 | 14 | 7 | 3 | 59.2 | 60.0 |
| Teachers | 16 | 43 | 22 | 12 | 8 | 61.4 | 60.0 |
| Primary, secondary, and special education school teachers | 17 | 37 | 25 | 12 | 9 | 61.5 | 60.0 |
| Registered nurses | 36 | 54 | 6 | 3 | — | 56.3 | 60.0 |
| Service | 38 | 46 | 8 | 6 | 2 | 57.3 | 60.0 |
| Protective service | 25 | 48 | 16 | — | — | 59.5 | 60.0 |
| Sales and office | 17 | 62 | 13 | 6 | 1 | 59.5 | 60.0 |
| Sales and related | 19 | 63 | 11 | 6 | 1 | 59.1 | 60.0 |
| Office and administrative support | 17 | 62 | 13 | 7 | 2 | 59.7 | 60.0 |
| Natural resources, construction, and maintenance | 23 | 63 | 6 | 6 | 1 | 58.4 | 60.0 |
| Construction, extraction, farming, fishing, and forestry | 21 | 66 | 6 | 6 | — | 58.3 | 60.0 |
| Installation, maintenance, and repair | 24 | 62 | 6 | 7 | 1 | 58.4 | 60.0 |
| Production, transportation, and material moving ... | 17 | 68 | 7 | 5 | 2 | 59.2 | 60.0 |
| Production | 16 | 67 | 10 | — | — | 59.2 | 60.0 |
| Transportation and material moving | 18 | 70 | 4 | 5 | 2 | 59.1 | 60.0 |
| Full time | 21 | 59 | 12 | 7 | 2 | 59.0 | 60.0 |
| Part time | 25 | 53 | 12 | 6 | 4 | 59.3 | 60.0 |
| Union | 27 | 46 | 10 | 10 | 6 | 59.5 | 60.0 |
| Nonunion | 20 | 61 | 12 | 6 | 1 | 59.0 | 60.0 |
| Wage percentiles:² | | | | | | | |
| Lowest 25 percent | — | 58 | 8 | 6 | 2 | 58.6 | 60.0 |
| Second 25 percent | 21 | 60 | 11 | 7 | 1 | 58.9 | 60.0 |
| Third 25 percent | 19 | 60 | 12 | 7 | 2 | 59.3 | 60.0 |
| Highest 25 percent | 22 | 57 | 12 | 7 | 2 | 59.0 | 60.0 |
| Highest 10 percent | 22 | 55 | 13 | 7 | 3 | 59.1 | 60.0 |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 18 | 67 | 9 | 5 | 1 | 58.9 | 60.0 |
| Service-providing industries | 22 | 57 | 12 | 7 | 2 | 59.1 | 60.0 |
| Education and health services | 24 | 53 | 12 | 8 | 3 | 58.8 | 60.0 |
| Educational services | 15 | 45 | 22 | 12 | 6 | 61.3 | 60.0 |
| Elementary and secondary schools | 18 | 34 | 27 | 14 | 8 | 61.7 | 60.0 |
| Junior colleges, colleges, and universities | 10 | 63 | 15 | 7 | 4 | 60.6 | 60.0 |
| Health care and social assistance | 31 | 60 | 4 | 4 | — | 56.8 | 60.0 |
| Hospitals | 38 | 57 | 3 | 2 | — | 55.7 | 60.0 |
| Public administration | 21 | 46 | 21 | — | — | 59.9 | 60.0 |

See footnotes at end of table.

Table 28. Long-term disability plans: Fixed percent of earnings, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|---------------------------|---------------------------|------------|------------------|------------|-------------------------|--------------------------------|----------------------------------|
| | Less than 60 percent | 60 percent | 61 to 66 percent | 67 percent | Greater than 67 percent | | |
| 1 to 99 workers | 15 | 65 | 11 | 7 | 2 | 59.8 | 60.0 |
| 1 to 49 workers | 15 | 64 | 12 | 7 | 1 | 59.8 | 60.0 |
| 50 to 99 workers | 15 | 66 | 9 | 7 | 2 | 59.9 | 60.0 |
| 100 workers or more | 24 | 56 | 12 | 6 | 2 | 58.7 | 60.0 |
| 100 to 499 workers | 16 | 63 | 11 | 8 | 2 | 59.6 | 60.0 |
| 500 workers or more | 29 | 51 | 12 | 5 | 2 | 58.1 | 60.0 |
| Geographic areas | | | | | | | |
| New England | 18 | 60 | 8 | 13 | 2 | 59.5 | 60.0 |
| Middle Atlantic | 18 | 66 | 9 | 6 | 2 | 59.4 | 60.0 |
| East North Central | 26 | 58 | 7 | 6 | 4 | 58.7 | 60.0 |
| West North Central | 14 | 63 | 10 | 9 | 4 | 60.0 | 60.0 |
| South Atlantic | 18 | 59 | 18 | 4 | 1 | 59.1 | 60.0 |
| East South Central | — | 51 | 4 | — | — | 56.1 | 60.0 |
| West South Central | 19 | 64 | 8 | 7 | 2 | 58.7 | 60.0 |
| Mountain | 17 | 57 | 16 | — | — | 59.7 | 60.0 |
| Pacific | 24 | 48 | 18 | 7 | 2 | 59.6 | 60.0 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 29. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2009

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

| Characteristics | With maximum benefit amount | Maximum benefit amount ² | | | | | With no maximum benefit amount |
|---|-----------------------------|-------------------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| All workers | 78 | \$3,000 | \$5,000 | \$7,000 | \$10,000 | \$15,000 | 22 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 78 | 3,500 | 5,000 | 7,500 | 10,000 | 15,000 | 22 |
| Management, business, and financial | 79 | 4,000 | 5,000 | 10,000 | 12,000 | 17,300 | 21 |
| Professional and related | 77 | 3,000 | 5,000 | 7,000 | 10,000 | 15,000 | 23 |
| Teachers | 70 | 2,500 | 3,900 | 5,000 | 7,500 | 10,000 | 30 |
| Primary, secondary, and special education school teachers | 65 | 1,500 | 3,500 | 5,000 | 6,000 | 8,333 | 35 |
| Registered nurses | 83 | 3,500 | 5,000 | 7,000 | 10,000 | 15,000 | 17 |
| Service | 77 | 3,000 | 5,000 | 6,500 | 10,000 | 13,000 | 23 |
| Protective service | 68 | 2,000 | 3,900 | 5,000 | 10,000 | 15,000 | 32 |
| Sales and office | 81 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 19 |
| Sales and related | 85 | 2,800 | 5,000 | 7,000 | 10,000 | 16,667 | 15 |
| Office and administrative support | 79 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 21 |
| Natural resources, construction, and maintenance | 77 | 2,917 | 4,000 | 5,000 | 10,000 | 12,000 | 23 |
| Construction, extraction, farming, fishing, and forestry | 75 | 2,000 | 3,900 | 5,000 | 8,333 | 12,000 | 25 |
| Installation, maintenance, and repair | 79 | 3,000 | 4,000 | 5,000 | 10,000 | 12,000 | 21 |
| Production, transportation, and material moving ... | 73 | 2,500 | 5,000 | 6,000 | 10,000 | 12,500 | 27 |
| Production | 78 | 2,917 | 5,000 | 7,000 | 10,000 | 15,000 | 22 |
| Transportation and material moving | 67 | 2,500 | 5,000 | 5,000 | 8,333 | 10,000 | 33 |
| Full time | 78 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 22 |
| Part time | 66 | 3,000 | 5,000 | 6,000 | 10,000 | 15,000 | 34 |
| Union | 64 | 2,000 | 4,000 | 5,000 | 7,500 | 10,000 | 36 |
| Nonunion | 80 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 20 |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 80 | 2,500 | 5,000 | 7,500 | 10,000 | 15,000 | 20 |
| Service-providing industries | 77 | 3,000 | 5,000 | 7,000 | 10,000 | 15,000 | 23 |
| Education and health services | 76 | 3,000 | 5,000 | 5,500 | 10,000 | 10,500 | 24 |
| Educational services | 71 | 2,500 | 3,900 | 5,000 | 7,500 | 10,000 | 29 |
| Elementary and secondary schools | 66 | 1,500 | 3,750 | 5,000 | 6,000 | 8,333 | 34 |
| Junior colleges, colleges, and universities | 82 | 3,900 | 5,000 | 6,000 | 10,000 | 12,000 | 18 |
| Health care and social assistance | 81 | 3,000 | 5,000 | 6,000 | 10,000 | 15,000 | 19 |
| Hospitals | 84 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 16 |
| Public administration | 60 | 2,000 | 3,000 | 5,000 | 6,000 | 9,000 | 40 |
| 1 to 99 workers | 81 | 3,000 | 5,000 | 6,000 | 10,000 | 15,000 | 19 |
| 1 to 49 workers | 81 | 3,000 | 5,000 | 6,000 | 10,000 | 15,000 | 19 |
| 50 to 99 workers | 81 | 3,000 | 5,000 | 6,000 | 10,000 | 10,000 | 19 |
| 100 workers or more | 77 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 23 |
| 100 to 499 workers | 81 | 3,000 | 5,000 | 7,000 | 10,000 | 15,000 | 19 |
| 500 workers or more | 74 | 3,000 | 5,000 | 10,000 | 10,500 | 15,000 | 26 |

See footnotes at end of table.

Table 29. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

| Characteristics | With maximum benefit amount | Maximum benefit amount ² | | | | | With no maximum benefit amount |
|--------------------------|-----------------------------|-------------------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Geographic areas | | | | | | | |
| New England | 82 | \$3,000 | \$5,000 | \$7,000 | \$10,000 | \$15,000 | 18 |
| Middle Atlantic | 79 | 3,000 | 5,000 | 7,000 | 10,000 | 15,000 | 21 |
| East North Central | 69 | 3,000 | 5,000 | 6,000 | 10,000 | 15,000 | 31 |
| West North Central | 78 | 3,333 | 5,000 | 6,000 | 10,000 | 15,000 | 22 |
| South Atlantic | 83 | 3,000 | 4,000 | 6,000 | 10,000 | 15,000 | 17 |
| West South Central | 78 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 22 |
| Mountain | 71 | 4,000 | 5,000 | 7,500 | 10,000 | 15,000 | 29 |
| Pacific | 77 | 4,000 | 5,000 | 10,000 | 10,000 | 17,300 | 23 |

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th

percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

| Characteristics | Life insurance | | | Short-term disability | | | Long-term disability | | |
|--|----------------|---------------|--------------|-----------------------|---------------|--------------|----------------------|---------------|--------------|
| | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| All workers | 59 | 57 | 96 | 39 | 38 | 97 | 33 | 31 | 95 |
| Worker characteristics | | | | | | | | | |
| Management, professional, and related | 77 | 75 | 98 | 52 | 51 | 98 | 58 | 55 | 96 |
| Management, business, and financial | 85 | 84 | 99 | 60 | 59 | 98 | 64 | 62 | 96 |
| Professional and related | 73 | 71 | 98 | 48 | 47 | 98 | 55 | 52 | 96 |
| Service | 36 | 33 | 92 | 23 | 21 | 93 | 13 | 12 | 93 |
| Protective service | 54 | 51 | 94 | 31 | 30 | 95 | 15 | 14 | 95 |
| Sales and office | 59 | 56 | 95 | 37 | 36 | 97 | 32 | 31 | 96 |
| Sales and related | 48 | 44 | 92 | 30 | 29 | 96 | 19 | 18 | 93 |
| Office and administrative support | 66 | 64 | 97 | 42 | 41 | 98 | 41 | 40 | 97 |
| Natural resources, construction, and maintenance | 57 | 54 | 95 | 37 | 36 | 97 | 23 | 22 | 96 |
| Construction, extraction, farming, fishing, and forestry | 47 | 44 | 94 | 29 | 28 | 97 | 13 | 13 | 97 |
| Installation, maintenance, and repair | 67 | 65 | 97 | 46 | 45 | 97 | 34 | 33 | 96 |
| Production, transportation, and material moving ... | 66 | 63 | 96 | 48 | 47 | 98 | 28 | 27 | 96 |
| Production | 72 | 70 | 97 | 56 | 55 | 98 | 31 | 30 | 96 |
| Transportation and material moving | 60 | 57 | 95 | 40 | 39 | 97 | 24 | 23 | 95 |
| Full time | 73 | 70 | 96 | 47 | 46 | 97 | 41 | 39 | 96 |
| Part time | 15 | 14 | 89 | 14 | 14 | 96 | 6 | 6 | 92 |
| Union | 79 | 77 | 98 | 62 | 61 | 98 | 35 | 34 | 96 |
| Nonunion | 57 | 54 | 96 | 37 | 36 | 97 | 32 | 31 | 95 |
| Wage percentiles:² | | | | | | | | | |
| Lowest 10 percent | 17 | 15 | 87 | 15 | 13 | 88 | — | — | — |
| Lowest 25 percent | 28 | 25 | 89 | 18 | 17 | 92 | 9 | 8 | 92 |
| Second 25 percent | 64 | 61 | 95 | 38 | 37 | 97 | 28 | 27 | 95 |
| Third 25 percent | 71 | 69 | 97 | 47 | 46 | 98 | 40 | 39 | 96 |
| Highest 25 percent | 79 | 78 | 99 | 59 | 58 | 98 | 58 | 56 | 96 |
| Highest 10 percent | 82 | 81 | 99 | 61 | 60 | 98 | 64 | 61 | 96 |
| Establishment characteristics | | | | | | | | | |
| Goods-producing industries | 71 | 69 | 97 | 52 | 51 | 98 | 33 | 32 | 96 |
| Construction | 44 | 41 | 93 | 25 | 24 | 97 | 12 | 11 | 92 |
| Manufacturing | 82 | 80 | 98 | 64 | 63 | 98 | 41 | 40 | 97 |
| Service-providing industries | 56 | 54 | 96 | 37 | 35 | 97 | 33 | 31 | 95 |
| Trade, transportation, and utilities | 58 | 55 | 94 | 35 | 34 | 96 | 23 | 22 | 94 |
| Wholesale trade | 71 | 69 | 97 | 48 | 46 | 97 | 39 | 37 | 95 |
| Retail trade | 48 | 43 | 91 | 28 | 27 | 95 | 12 | 11 | 89 |
| Transportation and warehousing | 75 | 74 | 98 | 41 | 40 | 99 | 34 | 33 | 97 |
| Utilities | 92 | 91 | 99 | 50 | 50 | 100 | 87 | 85 | 98 |

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

| Characteristics | Life insurance | | | Short-term disability | | | Long-term disability | | |
|--|----------------|---------------|--------------|-----------------------|---------------|--------------|----------------------|---------------|--------------|
| | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| Information | 81 | 81 | 99 | 71 | 69 | 98 | 62 | 61 | 98 |
| Financial activities | 79 | 77 | 98 | 63 | 61 | 98 | 65 | 61 | 95 |
| Finance and insurance | 86 | 85 | 99 | 69 | 68 | 98 | 74 | 70 | 95 |
| Credit intermediation and related activities | 90 | 89 | 99 | 69 | 68 | 98 | 77 | 73 | 96 |
| Insurance carriers and related activities | 80 | 79 | 99 | 67 | 67 | 99 | 73 | 68 | 93 |
| Real estate and rental and leasing | 53 | 49 | 93 | 39 | 38 | 97 | 32 | 31 | 95 |
| Professional and business services | 57 | 56 | 97 | 41 | 40 | 97 | 40 | 38 | 97 |
| Professional and technical services | 71 | 71 | 99 | 52 | 49 | 96 | 58 | 56 | 97 |
| Administrative and waste services | 36 | 33 | 93 | 25 | 25 | 97 | 15 | 15 | 97 |
| Education and health services | 64 | 62 | 96 | 32 | 32 | 98 | 39 | 37 | 95 |
| Educational services | 68 | 67 | 99 | 36 | 36 | 98 | 59 | 56 | 96 |
| Junior colleges, colleges, and universities | 86 | 85 | 99 | 44 | 43 | 97 | 79 | 76 | 96 |
| Health care and social assistance | 63 | 61 | 96 | 32 | 31 | 98 | 35 | 34 | 95 |
| Leisure and hospitality | 28 | 25 | 91 | 21 | 19 | 90 | — | — | — |
| Accommodation and food services | 27 | 24 | 90 | 21 | 19 | 90 | — | — | — |
| Other services | 37 | 35 | 93 | 25 | 24 | 96 | 25 | 24 | 95 |
| 1 to 99 workers | 43 | 41 | 95 | 27 | 26 | 97 | 20 | 20 | 95 |
| 1 to 49 workers | 39 | 36 | 94 | 24 | 23 | 96 | 18 | 17 | 95 |
| 50 to 99 workers | 56 | 53 | 96 | 36 | 35 | 97 | 27 | 26 | 96 |
| 100 workers or more | 77 | 75 | 97 | 53 | 52 | 97 | 46 | 44 | 96 |
| 100 to 499 workers | 71 | 68 | 95 | 47 | 45 | 97 | 36 | 34 | 96 |
| 500 workers or more | 85 | 84 | 98 | 62 | 60 | 98 | 60 | 57 | 96 |
| Geographic areas | | | | | | | | | |
| New England | 58 | 56 | 97 | 41 | 40 | 97 | 36 | 34 | 95 |
| Middle Atlantic | 56 | 55 | 98 | 73 | 73 | 100 | 32 | 31 | 97 |
| East North Central | 64 | 62 | 97 | 42 | 41 | 96 | 36 | 34 | 95 |
| West North Central | 60 | 58 | 97 | 32 | 31 | 98 | 31 | 29 | 95 |
| South Atlantic | 62 | 60 | 96 | 34 | 33 | 95 | 34 | 32 | 95 |
| East South Central | 64 | 61 | 96 | 39 | 36 | 93 | 36 | 35 | 97 |
| West South Central | 58 | 53 | 91 | 29 | 27 | 95 | 33 | 32 | 96 |
| Mountain | 57 | 53 | 94 | 27 | 26 | 97 | 29 | 27 | 95 |
| Pacific | 53 | 51 | 96 | 28 | 27 | 97 | 29 | 28 | 95 |

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Employee contribution not required | Employee contribution required |
|--|------------------------------------|--------------------------------|
| All workers | 95 | 5 |
| Worker characteristics | | |
| Management, professional, and related | 97 | 3 |
| Management, business, and financial | 97 | 3 |
| Professional and related | 97 | 3 |
| Service | 93 | 7 |
| Sales and office | 95 | 5 |
| Sales and related | 93 | 7 |
| Office and administrative support | 96 | 4 |
| Natural resources, construction, and maintenance | 91 | 9 |
| Construction, extraction, farming, fishing, and forestry | 87 | 13 |
| Installation, maintenance, and repair | 94 | 6 |
| Production, transportation, and material moving ... | 95 | 5 |
| Production | 94 | 6 |
| Transportation and material moving | 96 | 4 |
| Full time | 95 | 5 |
| Part time | 97 | 3 |
| Union | 96 | 4 |
| Nonunion | 95 | 5 |
| Wage percentiles:¹ | | |
| Lowest 25 percent | 92 | 8 |
| Second 25 percent | 94 | 6 |
| Third 25 percent | 95 | 5 |
| Highest 25 percent | 97 | 3 |
| Highest 10 percent | 97 | 3 |
| Establishment characteristics | | |
| Goods-producing industries | 93 | 7 |
| Construction | 88 | 12 |
| Manufacturing | 95 | 5 |
| Service-providing industries | 95 | 5 |
| Trade, transportation, and utilities | 94 | 6 |
| Wholesale trade | 94 | 6 |
| Retail trade | 93 | 7 |
| Transportation and warehousing | 98 | 2 |
| Utilities | 95 | 5 |

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Employee contribution not required | Employee contribution required |
|--|------------------------------------|--------------------------------|
| Information | 97 | 3 |
| Financial activities | 96 | 4 |
| Finance and insurance | 97 | 3 |
| Credit intermediation and related activities | 97 | 3 |
| Insurance carriers and related activities | 96 | 4 |
| Professional and business services | 96 | 4 |
| Professional and technical services | 98 | 2 |
| Administrative and waste services | 93 | 7 |
| Education and health services | 97 | 3 |
| Educational services | 96 | 4 |
| Junior colleges, colleges, and universities | 98 | 2 |
| Health care and social assistance | 98 | 2 |
| Other services | 95 | 5 |
| 1 to 99 workers | 94 | 6 |
| 1 to 49 workers | 94 | 6 |
| 50 to 99 workers | 95 | 5 |
| 100 workers or more | 95 | 5 |
| 100 to 499 workers | 94 | 6 |
| 500 workers or more | 96 | 4 |
| Geographic areas | | |
| New England | 95 | 5 |
| Middle Atlantic | 98 | 2 |
| East North Central | 95 | 5 |
| West North Central | 96 | 4 |
| South Atlantic | 95 | 5 |
| East South Central | 88 | 12 |
| West South Central | 93 | 7 |
| Mountain | 94 | 6 |
| Pacific | 95 | 5 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Basic life insurance method of payment | | | | |
|--|--|-------------------------------|--------------------|------------------------|------------------|
| | Fixed multiple of earnings | Variable multiple of earnings | Flat dollar amount | Variable dollar amount | Other |
| All workers | 58 | 2 | 36 | 3 | 1 |
| Worker characteristics | | | | | |
| Management, professional, and related | 71 | 4 | 23 | 1 | 1 |
| Management, business, and financial | 73 | 4 | 21 | 1 | 1 |
| Professional and related | 69 | 4 | 24 | 1 | 1 |
| Service | 49 | 1 | 45 | 4 | (¹) |
| Protective service | 32 | — | 67 | — | — |
| Sales and office | 65 | 2 | 31 | 1 | 1 |
| Sales and related | 62 | 1 | 36 | 1 | 1 |
| Office and administrative support | 66 | 2 | 29 | 2 | 1 |
| Natural resources, construction, and maintenance | 35 | 1 | 59 | 4 | — |
| Construction, extraction, farming, fishing, and forestry | 16 | 1 | 78 | 4 | — |
| Installation, maintenance, and repair | 50 | 1 | 45 | 4 | 1 |
| Production, transportation, and material moving ... | 44 | 1 | 49 | 5 | 1 |
| Production | 42 | 1 | 50 | 5 | 1 |
| Transportation and material moving | 46 | — | 47 | 4 | — |
| Full time | 58 | 2 | 36 | 3 | 1 |
| Part time | 50 | 1 | 46 | 2 | 2 |
| Union | 39 | 1 | 51 | 7 | 1 |
| Nonunion | 61 | 2 | 34 | 2 | 1 |
| Wage percentiles:² | | | | | |
| Lowest 10 percent | 46 | — | 45 | 7 | — |
| Lowest 25 percent | 47 | 1 | 48 | 4 | — |
| Second 25 percent | 55 | 2 | 41 | 2 | 1 |
| Third 25 percent | 55 | 2 | 40 | 2 | 1 |
| Highest 25 percent | 67 | 4 | 25 | 2 | 2 |
| Highest 10 percent | 70 | 5 | 22 | 1 | 2 |
| Establishment characteristics | | | | | |
| Goods-producing industries | 43 | 2 | 50 | 4 | 1 |
| Construction | 14 | — | 83 | 2 | — |
| Manufacturing | 49 | 2 | 43 | 5 | 1 |
| Service-providing industries | 62 | 2 | 32 | 2 | 1 |
| Trade, transportation, and utilities | 55 | 2 | 40 | 2 | 1 |
| Wholesale trade | 50 | 3 | 43 | 4 | — |
| Retail trade | 53 | 1 | 44 | 1 | 1 |
| Transportation and warehousing | 60 | — | 33 | — | 3 |
| Utilities | 82 | 2 | 14 | — | — |

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Basic life insurance method of payment | | | | |
|--|--|-------------------------------|--------------------|------------------------|-------|
| | Fixed multiple of earnings | Variable multiple of earnings | Flat dollar amount | Variable dollar amount | Other |
| Information | 85 | 3 | 11 | — | — |
| Financial activities | 80 | 3 | 15 | 1 | 1 |
| Finance and insurance | 83 | 3 | 11 | 1 | 1 |
| Credit intermediation and related activities | 87 | 4 | 8 | — | 1 |
| Insurance carriers and related activities | 80 | 3 | 15 | 1 | 1 |
| Real estate and rental and leasing | 59 | — | 38 | — | — |
| Professional and business services | 64 | 2 | 31 | — | — |
| Professional and technical services | 67 | 1 | 30 | — | — |
| Administrative and waste services | 49 | — | 47 | — | — |
| Education and health services | 61 | 3 | 32 | 3 | 1 |
| Educational services | 59 | 6 | 30 | 3 | 2 |
| Junior colleges, colleges, and universities | 64 | — | 23 | 1 | 2 |
| Health care and social assistance | 62 | 3 | 33 | 3 | 1 |
| Leisure and hospitality | 53 | — | 40 | 7 | — |
| Accommodation and food services | 53 | — | 39 | 8 | — |
| Other services | 46 | — | 54 | — | — |
| 1 to 99 workers | 45 | 1 | 51 | 2 | 1 |
| 1 to 49 workers | 45 | 2 | 51 | 2 | 1 |
| 50 to 99 workers | 45 | — | 51 | 2 | — |
| 100 workers or more | 66 | 3 | 27 | 3 | 1 |
| 100 to 499 workers | 61 | 2 | 34 | 2 | 1 |
| 500 workers or more | 71 | 4 | 20 | 4 | 1 |
| Geographic areas | | | | | |
| New England | 69 | 4 | 25 | — | — |
| Middle Atlantic | 62 | 2 | 32 | 3 | 1 |
| East North Central | 52 | 2 | 42 | 4 | 1 |
| West North Central | 54 | 3 | 41 | 1 | 1 |
| South Atlantic | 61 | 2 | 34 | 2 | 1 |
| East South Central | 55 | — | 36 | 6 | — |
| West South Central | 61 | 2 | 33 | 2 | 2 |
| Mountain | 54 | 2 | 43 | — | — |
| Pacific | 57 | 2 | 38 | 2 | 1 |

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2009

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

| Characteristics | Multiple of earnings amounts ¹ | | | | | Mean multiple of earnings | Median multiple of earnings |
|--|---|--------------------|---------------------------------------|--------------------|---------------------------------|---------------------------|-----------------------------|
| | Less than 1.0 times earnings | 1.0 times earnings | Over 1.0 and under 2.0 times earnings | 2.0 times earnings | Greater than 2.0 times earnings | | |
| All workers | 1 | 60 | 12 | 24 | 3 | 1.3 | 1.0 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 1 | 56 | 12 | 27 | 4 | 1.4 | 1.0 |
| Management, business, and financial | 1 | 52 | 13 | 29 | 6 | 1.4 | 1.0 |
| Professional and related | 1 | 58 | 11 | 26 | 3 | 1.4 | 1.0 |
| Service | 2 | 63 | 18 | 16 | 1 | 1.3 | 1.0 |
| Protective service | — | 53 | — | — | — | 1.4 | — |
| Sales and office | 1 | 64 | 9 | 22 | 4 | 1.3 | 1.0 |
| Sales and related | 1 | 72 | 7 | 17 | 3 | 1.2 | 1.0 |
| Office and administrative support | 1 | 61 | 10 | 24 | 4 | 1.4 | 1.0 |
| Natural resources, construction, and maintenance | 2 | 63 | 9 | 25 | 2 | 1.3 | 1.0 |
| Construction, extraction, farming, fishing, and forestry | — | 51 | 7 | 42 | — | 1.5 | — |
| Installation, maintenance, and repair | 2 | 66 | 9 | 21 | 2 | 1.3 | 1.0 |
| Production, transportation, and material moving ... | 1 | 58 | 16 | 24 | 2 | 1.3 | 1.0 |
| Production | — | 52 | 15 | 30 | 2 | 1.4 | 1.0 |
| Transportation and material moving | 1 | 64 | 16 | 17 | 1 | 1.3 | 1.0 |
| Full time | 1 | 60 | 12 | 24 | 3 | 1.4 | 1.0 |
| Part time | 1 | 69 | 9 | 17 | 3 | 1.3 | 1.0 |
| Union | 2 | 63 | 9 | 23 | 3 | 1.3 | 1.0 |
| Nonunion | 1 | 60 | 12 | 24 | 3 | 1.4 | 1.0 |
| Wage percentiles:² | | | | | | | |
| Lowest 10 percent | — | 60 | 21 | — | — | 1.3 | 1.0 |
| Lowest 25 percent | — | 68 | 15 | 15 | 2 | 1.3 | 1.0 |
| Second 25 percent | 1 | 65 | 12 | 19 | 2 | 1.3 | 1.0 |
| Third 25 percent | 1 | 58 | 13 | 24 | 3 | 1.4 | 1.0 |
| Highest 25 percent | 1 | 56 | 10 | 29 | 4 | 1.4 | 1.0 |
| Highest 10 percent | 1 | 51 | 11 | 32 | 5 | 1.4 | 1.0 |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 1 | 49 | 14 | 31 | 6 | 1.5 | — |
| Construction | — | 67 | — | 26 | — | 1.3 | 1.0 |
| Manufacturing | 1 | 48 | 15 | 31 | 6 | 1.5 | — |
| Service-providing industries | 1 | 62 | 11 | 22 | 3 | 1.3 | 1.0 |
| Trade, transportation, and utilities | 1 | 67 | 11 | 19 | 3 | 1.3 | 1.0 |
| Wholesale trade | — | 48 | 18 | 27 | 6 | 1.5 | 1.5 |
| Retail trade | — | 84 | 6 | 9 | 1 | 1.1 | 1.0 |
| Transportation and warehousing | 2 | 64 | 14 | 19 | — | 1.3 | 1.0 |
| Utilities | 2 | 38 | 6 | 49 | 6 | 1.7 | 2.0 |

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

| Characteristics | Multiple of earnings amounts ¹ | | | | | Mean multiple of earnings | Median multiple of earnings |
|--|---|--------------------|---------------------------------------|--------------------|---------------------------------|---------------------------|-----------------------------|
| | Less than 1.0 times earnings | 1.0 times earnings | Over 1.0 and under 2.0 times earnings | 2.0 times earnings | Greater than 2.0 times earnings | | |
| Information | — | 67 | 5 | 24 | 4 | 1.3 | 1.0 |
| Financial activities | 1 | 60 | 6 | 27 | 6 | 1.4 | 1.0 |
| Finance and insurance | 1 | 59 | 5 | 27 | 7 | 1.4 | 1.0 |
| Credit intermediation and related activities | 1 | 56 | 6 | 30 | 8 | 1.5 | 1.0 |
| Insurance carriers and related activities | 2 | 65 | 4 | 23 | 5 | 1.3 | 1.0 |
| Real estate and rental and leasing | — | 63 | — | 27 | — | 1.3 | 1.0 |
| Professional and business services | — | 51 | 13 | 34 | 2 | 1.5 | — |
| Professional and technical services | — | 51 | 10 | 35 | 3 | 1.5 | — |
| Administrative and waste services | — | 50 | — | 31 | — | 1.4 | — |
| Education and health services | 2 | 68 | 12 | 16 | 1 | 1.2 | 1.0 |
| Educational services | 5 | 59 | 14 | 18 | 4 | 1.3 | 1.0 |
| Junior colleges, colleges, and universities | 7 | 54 | 14 | 20 | 5 | 1.3 | 1.0 |
| Health care and social assistance | 2 | 70 | 12 | 15 | 1 | 1.2 | 1.0 |
| Leisure and hospitality | — | 61 | 28 | 11 | — | 1.2 | 1.0 |
| Accommodation and food services | — | 60 | 32 | 7 | — | 1.2 | 1.0 |
| Other services | 5 | 44 | — | 30 | — | 1.5 | — |
| 1 to 99 workers | 1 | 59 | 12 | 24 | 4 | 1.4 | 1.0 |
| 1 to 49 workers | 1 | 58 | 12 | 25 | 4 | 1.4 | 1.0 |
| 50 to 99 workers | 1 | 61 | 12 | 24 | 3 | 1.4 | 1.0 |
| 100 workers or more | 1 | 61 | 12 | 23 | 3 | 1.3 | 1.0 |
| 100 to 499 workers | — | 62 | 13 | 22 | 2 | 1.3 | 1.0 |
| 500 workers or more | 2 | 59 | 11 | 24 | 4 | 1.3 | 1.0 |
| Geographic areas | | | | | | | |
| New England | 3 | 67 | 6 | 21 | 3 | 1.3 | 1.0 |
| Middle Atlantic | 3 | 59 | 14 | 21 | 3 | 1.3 | 1.0 |
| East North Central | — | 54 | 15 | 27 | 3 | 1.4 | 1.0 |
| West North Central | — | 62 | 10 | 21 | 6 | 1.4 | 1.0 |
| South Atlantic | 1 | 64 | 11 | 22 | 2 | 1.3 | 1.0 |
| East South Central | — | 58 | 19 | 20 | — | 1.3 | 1.0 |
| West South Central | — | 59 | 10 | 28 | 2 | 1.4 | 1.0 |
| Mountain | — | 65 | 12 | 20 | 3 | 1.3 | 1.0 |
| Pacific | 1 | 57 | 10 | 27 | 5 | 1.4 | 1.0 |

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States,

2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2009

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

| Characteristics | Flat dollar amounts ² | | | | |
|--|----------------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| All workers | \$7,500 | \$10,000 | \$15,000 | \$25,000 | \$50,000 |
| Worker characteristics | | | | | |
| Management, professional, and related | 10,000 | 10,000 | 20,000 | 50,000 | 50,000 |
| Management, business, and financial | 10,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| Professional and related | 10,000 | 10,000 | 20,000 | 50,000 | 50,000 |
| Service | 5,000 | 10,000 | 10,000 | 20,000 | 30,000 |
| Protective service | 5,000 | 5,000 | 5,000 | 10,000 | 10,000 |
| Sales and office | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Sales and related | 5,000 | 10,000 | 15,000 | 20,000 | 50,000 |
| Office and administrative support | 10,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| Natural resources, construction, and maintenance | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Construction, extraction, farming, fishing, and forestry | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Installation, maintenance, and repair | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Production, transportation, and material moving ... | 10,000 | 10,000 | 15,000 | 25,000 | 46,000 |
| Production | 10,000 | 10,000 | 20,000 | 25,000 | 46,000 |
| Transportation and material moving | 6,000 | 10,000 | 15,000 | 25,000 | 46,000 |
| Full time | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Part time | 5,000 | 5,000 | 10,000 | 20,000 | 25,000 |
| Union | 5,000 | 10,000 | 15,000 | 29,000 | 50,000 |
| Nonunion | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Establishment characteristics | | | | | |
| Goods-producing industries | 10,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| Construction | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Manufacturing | 10,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| Service-providing industries | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Trade, transportation, and utilities | 5,000 | 10,000 | 15,000 | 25,000 | 40,000 |
| Wholesale trade | 10,000 | 10,000 | 20,000 | 25,000 | 40,000 |
| Retail trade | 5,000 | 10,000 | 10,000 | 20,000 | 25,000 |
| Transportation and warehousing | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Utilities | 10,000 | 10,000 | 15,000 | 45,000 | 50,000 |
| Information | 1,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Financial activities | 10,000 | 15,000 | 25,000 | 50,000 | 50,000 |
| Finance and insurance | 10,000 | 15,000 | 25,000 | 50,000 | 50,000 |
| Credit intermediation and related activities | 10,000 | 20,000 | 30,000 | 50,000 | 50,000 |
| Insurance carriers and related activities | 10,000 | 15,000 | 20,000 | 50,000 | 50,000 |
| Real estate and rental and leasing | 10,000 | 10,000 | 20,000 | 25,000 | 40,000 |

See footnotes at end of table.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2009—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

| Characteristics | Flat dollar amounts ² | | | | |
|---|----------------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| Professional and business services | \$5,000 | \$10,000 | \$20,000 | \$25,000 | \$50,000 |
| Professional and technical services | 15,000 | 15,000 | 25,000 | 50,000 | 100,000 |
| Administrative and waste services | 5,000 | 5,000 | 10,000 | 20,000 | 25,000 |
| Education and health services | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Educational services | 10,000 | 15,000 | 25,000 | 50,000 | 50,000 |
| Junior colleges, colleges, and universities | 5,000 | 10,000 | 20,000 | 50,000 | 50,000 |
| Health care and social assistance | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Leisure and hospitality | 10,000 | 10,000 | 10,000 | 20,000 | 30,000 |
| Accommodation and food services | 10,000 | 10,000 | 10,000 | 20,000 | 35,000 |
| Other services | 10,000 | 10,000 | 15,000 | 30,000 | 50,000 |
| 1 to 99 workers | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| 1 to 49 workers | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| 50 to 99 workers | 8,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| 100 workers or more | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| 100 to 499 workers | 8,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| 500 workers or more | 5,000 | 10,000 | 15,000 | 30,000 | 50,000 |
| Geographic areas | | | | | |
| New England | 8,000 | 10,000 | 20,000 | 50,000 | 50,000 |
| Middle Atlantic | 6,000 | 10,000 | 20,000 | 30,000 | 50,000 |
| East North Central | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| West North Central | 5,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| South Atlantic | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| East South Central | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| West South Central | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Mountain | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Pacific | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile,

one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 21. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Non-commercially insured ¹ | Commercially insured | Legally required | Other |
|--|---------------------------------------|----------------------|------------------|-------|
| All workers | 45 | 36 | 16 | 2 |
| Worker characteristics | | | | |
| Management, professional, and related | 51 | 34 | 14 | 2 |
| Management, business, and financial | 52 | 34 | 11 | 2 |
| Professional and related | 49 | 34 | 15 | 2 |
| Service | 31 | 36 | 32 | 1 |
| Protective service | 25 | 38 | 36 | — |
| Sales and office | 49 | 33 | 18 | 1 |
| Sales and related | 50 | 29 | 20 | 1 |
| Office and administrative support | 48 | 34 | 17 | 1 |
| Natural resources, construction, and maintenance | 39 | 40 | 15 | 7 |
| Construction, extraction, farming, fishing, and forestry | 24 | 45 | 19 | 12 |
| Installation, maintenance, and repair | 48 | 36 | 12 | 3 |
| Production, transportation, and material moving ... | 44 | 42 | 11 | 3 |
| Production | 46 | 42 | 9 | 3 |
| Transportation and material moving | 41 | 42 | 14 | 3 |
| Full time | 46 | 37 | 14 | 2 |
| Part time | 36 | 20 | 43 | 1 |
| Union | 44 | 34 | 15 | 7 |
| Nonunion | 46 | 36 | 17 | 1 |
| Wage percentiles:² | | | | |
| Lowest 10 percent | 34 | 24 | 41 | — |
| Lowest 25 percent | 36 | 32 | 31 | 1 |
| Second 25 percent | 42 | 41 | 16 | 1 |
| Third 25 percent | 44 | 39 | 14 | 3 |
| Highest 25 percent | 52 | 32 | 14 | 3 |
| Highest 10 percent | 54 | 30 | 13 | 3 |
| Establishment characteristics | | | | |
| Goods-producing industries | 47 | 40 | 9 | 4 |
| Construction | 17 | 44 | 27 | 12 |
| Manufacturing | 52 | 39 | 7 | 3 |
| Service-providing industries | 45 | 35 | 19 | 2 |
| Trade, transportation, and utilities | 49 | 30 | 19 | 2 |
| Wholesale trade | 48 | 35 | 16 | — |
| Retail trade | 51 | 25 | 22 | 2 |
| Transportation and warehousing | 45 | 37 | — | — |
| Utilities | 63 | 21 | — | — |

See footnotes at end of table.

Table 21. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Non-commercially insured ¹ | Commercially insured | Legally required | Other |
|--|---------------------------------------|----------------------|------------------|-------|
| Information | 65 | 25 | 9 | — |
| Financial activities | 64 | 27 | 9 | — |
| Finance and insurance | 69 | 24 | 7 | — |
| Credit intermediation and related activities | 73 | 21 | 6 | — |
| Insurance carriers and related activities | 63 | 30 | 6 | — |
| Real estate and rental and leasing | 29 | 47 | — | — |
| Professional and business services | 36 | 44 | 19 | 2 |
| Professional and technical services | 36 | 45 | 18 | — |
| Administrative and waste services | 24 | 50 | 26 | — |
| Education and health services | 35 | 41 | 21 | 3 |
| Educational services | 53 | 26 | 20 | — |
| Junior colleges, colleges, and universities | 69 | 24 | 7 | — |
| Health care and social assistance | 31 | 44 | 22 | 3 |
| Leisure and hospitality | — | 34 | — | — |
| Accommodation and food services | — | 31 | — | — |
| Other services | 15 | 35 | 50 | — |
| 1 to 99 workers | 30 | 40 | 28 | 2 |
| 1 to 49 workers | 28 | 40 | 30 | 2 |
| 50 to 99 workers | 33 | 40 | 25 | 2 |
| 100 workers or more | 54 | 34 | 10 | 2 |
| 100 to 499 workers | 48 | 38 | 12 | 2 |
| 500 workers or more | 60 | 30 | 7 | 2 |
| Geographic areas | | | | |
| New England | 48 | 49 | — | — |
| Middle Atlantic | 20 | 23 | 55 | 1 |
| East North Central | 59 | 37 | — | 4 |
| West North Central | 59 | 38 | — | 4 |
| South Atlantic | 54 | 44 | — | 1 |
| East South Central | 56 | 43 | — | — |
| West South Central | 59 | 39 | — | 2 |
| Mountain | 54 | 41 | — | — |
| Pacific | 44 | 40 | 14 | 2 |

¹ Employer assumes all risks and expenses of providing the benefit.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 22. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|--|--------------------------------|------------------------------------|
| All workers | 20 | 80 |
| Worker characteristics | | |
| Management, professional, and related | 16 | 84 |
| Management, business, and financial | 14 | 86 |
| Professional and related | 16 | 84 |
| Service | 38 | 62 |
| Sales and office | 20 | 80 |
| Sales and related | 23 | 77 |
| Office and administrative support | 18 | 82 |
| Natural resources, construction, and maintenance | 20 | 80 |
| Construction, extraction, farming, fishing, and forestry | 17 | 83 |
| Installation, maintenance, and repair | 23 | 77 |
| Production, transportation, and material moving ... | 17 | 83 |
| Production | 15 | 85 |
| Transportation and material moving | 20 | 80 |
| Full time | 18 | 82 |
| Part time | 38 | 62 |
| Union | 16 | 84 |
| Nonunion | 21 | 79 |
| Wage percentiles: ¹ | | |
| Lowest 10 percent | 57 | 43 |
| Lowest 25 percent | 39 | 61 |
| Second 25 percent | 21 | 79 |
| Third 25 percent | 17 | 83 |
| Highest 25 percent | 15 | 85 |
| Highest 10 percent | 13 | 87 |
| Establishment characteristics | | |
| Goods-producing industries | 13 | 87 |
| Construction | 24 | 76 |
| Manufacturing | 12 | 88 |
| Service-providing industries | 22 | 78 |
| Trade, transportation, and utilities | 21 | 79 |
| Wholesale trade | 16 | 84 |
| Retail trade | 28 | 72 |
| Transportation and warehousing | 14 | 86 |
| Utilities | 13 | 87 |

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|--|--------------------------------|------------------------------------|
| Information | 15 | 85 |
| Financial activities | 8 | 92 |
| Finance and insurance | 8 | 92 |
| Credit intermediation and related activities | 7 | 93 |
| Insurance carriers and related activities | 7 | 93 |
| Professional and business services | 18 | 82 |
| Professional and technical services | 14 | 86 |
| Administrative and waste services | 32 | 68 |
| Education and health services | 25 | 75 |
| Educational services | 26 | 74 |
| Junior colleges, colleges, and universities | 12 | 88 |
| Health care and social assistance | 25 | 75 |
| Leisure and hospitality | 51 | 49 |
| Accommodation and food services | 54 | 46 |
| Other services | 55 | 45 |
| 1 to 99 workers | 29 | 71 |
| 1 to 49 workers | 30 | 70 |
| 50 to 99 workers | 25 | 75 |
| 100 workers or more | 15 | 85 |
| 100 to 499 workers | 17 | 83 |
| 500 workers or more | 14 | 86 |
| Geographic areas | | |
| New England | 9 | 91 |
| Middle Atlantic | 48 | 52 |
| East North Central | 7 | 93 |
| West North Central | 6 | 94 |
| South Atlantic | 8 | 92 |
| West South Central | 7 | 93 |
| Mountain | 4 | 96 |
| Pacific | 13 | 87 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 23. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Flat dollar amounts | Dollar amount varies | Fixed percent of earnings | Percent varies by earnings | Other |
|--|---------------------|----------------------|---------------------------|----------------------------|-------|
| All workers | 7 | 2 | 66 | 22 | 2 |
| Worker characteristics | | | | | |
| Management, professional, and related | 1 | 1 | 63 | 32 | 3 |
| Management, business, and financial | 1 | 1 | 58 | 39 | 1 |
| Professional and related | 1 | 1 | 66 | 29 | 3 |
| Service | 4 | 2 | 84 | 7 | 3 |
| Protective service | — | 2 | 88 | 8 | — |
| Sales and office | 4 | 1 | 66 | 27 | 3 |
| Sales and related | 4 | 1 | 67 | 26 | 2 |
| Office and administrative support | 3 | 1 | 65 | 28 | 3 |
| Natural resources, construction, and maintenance | 17 | 6 | 58 | 16 | 2 |
| Construction, extraction, farming, fishing, and forestry | 24 | 8 | 59 | 7 | 2 |
| Installation, maintenance, and repair | 13 | 5 | 58 | 22 | 3 |
| Production, transportation, and material moving ... | 18 | 6 | 65 | 10 | 1 |
| Production | 20 | 7 | 62 | 10 | 1 |
| Transportation and material moving | 16 | 4 | 70 | 10 | — |
| Full time | 8 | 3 | 65 | 22 | 2 |
| Part time | 3 | 1 | 78 | 16 | 3 |
| Union | 21 | 9 | 51 | 17 | 2 |
| Nonunion | 5 | 1 | 69 | 23 | 2 |
| Wage percentiles: ¹ | | | | | |
| Lowest 10 percent | 3 | — | 89 | 6 | — |
| Lowest 25 percent | 7 | 1 | 81 | 10 | 1 |
| Second 25 percent | 10 | 2 | 71 | 15 | 2 |
| Third 25 percent | 9 | 2 | 66 | 20 | 2 |
| Highest 25 percent | 4 | 3 | 59 | 31 | 3 |
| Highest 10 percent | 3 | 1 | 57 | 37 | 2 |
| Establishment characteristics | | | | | |
| Goods-producing industries | 19 | 6 | 58 | 15 | 1 |
| Construction | 25 | 5 | 64 | 5 | 1 |
| Manufacturing | 19 | 7 | 57 | 16 | 1 |
| Service-providing industries | 3 | 1 | 69 | 24 | 3 |
| Trade, transportation, and utilities | 8 | 3 | 68 | 19 | 2 |
| Wholesale trade | 7 | 6 | 61 | 23 | 3 |
| Retail trade | 6 | 1 | 71 | 20 | 1 |
| Transportation and warehousing | 12 | — | 77 | 10 | — |
| Utilities | 8 | — | 50 | 33 | — |

See footnotes at end of table.

Table 23. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Flat dollar amounts | Dollar amount varies | Fixed percent of earnings | Percent varies by earnings | Other |
|--|---------------------|----------------------|---------------------------|----------------------------|------------------|
| Information | — | — | 37 | 56 | 7 |
| Financial activities | 1 | (²) | 49 | 49 | (²) |
| Finance and insurance | 1 | (²) | 45 | 54 | (²) |
| Credit intermediation and related activities | 1 | — | 36 | 62 | — |
| Insurance carriers and related activities | 1 | — | 55 | 44 | — |
| Real estate and rental and leasing | — | — | 75 | 21 | — |
| Professional and business services | — | (²) | 77 | 21 | — |
| Professional and technical services | — | — | 78 | 21 | — |
| Administrative and waste services | — | — | 88 | 8 | — |
| Education and health services | 1 | 1 | 76 | 14 | 7 |
| Educational services | 2 | — | 81 | 16 | — |
| Junior colleges, colleges, and universities | 2 | — | 71 | 25 | — |
| Health care and social assistance | 1 | 1 | 75 | 14 | 8 |
| Leisure and hospitality | 5 | — | 89 | — | — |
| Accommodation and food services | 6 | — | 91 | — | — |
| Other services | — | — | 86 | — | — |
| 1 to 99 workers | 7 | 1 | 74 | 16 | 1 |
| 1 to 49 workers | 7 | 2 | 73 | 17 | 1 |
| 50 to 99 workers | 9 | 1 | 76 | 13 | 2 |
| 100 workers or more | 7 | 3 | 62 | 25 | 3 |
| 100 to 499 workers | 9 | 2 | 66 | 21 | 2 |
| 500 workers or more | 5 | 4 | 58 | 29 | 4 |
| Geographic areas | | | | | |
| New England | 5 | 1 | 68 | 24 | 1 |
| Middle Atlantic | 4 | 1 | 82 | 13 | 1 |
| East North Central | 14 | 5 | 55 | 24 | 2 |
| West North Central | 11 | 3 | 65 | 19 | 3 |
| South Atlantic | 8 | 3 | 62 | 26 | 2 |
| East South Central | — | 4 | 79 | 9 | — |
| West South Central | 7 | — | 53 | 33 | — |
| Mountain | 6 | — | 59 | 28 | — |
| Pacific | 2 | 2 | 58 | 31 | 6 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

² Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 24. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Fixed duration | Number of weeks ¹ | | | | | Duration varies |
|--|----------------|------------------------------|-----------------|--------------------------|-----------------|-----------------|-----------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| All workers | 89 | 13 | 24 | 26 | 26 | 26 | 11 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 87 | 13 | 24 | 26 | 26 | 26 | 13 |
| Management, business, and financial | 87 | 13 | 21 | 26 | 26 | 26 | 13 |
| Professional and related | 88 | 12 | 24 | 26 | 26 | 26 | 12 |
| Service | 95 | 13 | 26 | 26 | 26 | 26 | 5 |
| Protective service | 94 | 12 | 12 | 26 | 26 | 26 | 6 |
| Sales and office | 88 | 13 | 21 | 26 | 26 | 26 | 12 |
| Sales and related | 86 | 13 | 21 | 26 | 26 | 26 | 14 |
| Office and administrative support | 89 | 13 | 21 | 26 | 26 | 26 | 11 |
| Natural resources, construction, and maintenance | 87 | 13 | 26 | 26 | 26 | 26 | 13 |
| Construction, extraction, farming, fishing, and forestry | 94 | 13 | 26 | 26 | 26 | 26 | 6 |
| Installation, maintenance, and repair | 82 | 13 | 26 | 26 | 26 | 26 | 18 |
| Production, transportation, and material moving ... | 90 | 13 | 26 | 26 | 26 | 26 | 10 |
| Production | 89 | 13 | 26 | 26 | 26 | 26 | 11 |
| Transportation and material moving | 92 | 13 | 26 | 26 | 26 | 26 | 8 |
| Full time | 88 | 13 | 24 | 26 | 26 | 26 | 12 |
| Part time | 93 | 13 | 26 | 26 | 26 | 26 | 7 |
| Union | 85 | 13 | 26 | 26 | 26 | 52 | 15 |
| Nonunion | 90 | 13 | 24 | 26 | 26 | 26 | 10 |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 90 | 13 | 26 | 26 | 26 | 26 | 10 |
| Construction | 95 | 13 | 26 | 26 | 26 | 26 | 5 |
| Manufacturing | 90 | 13 | 26 | 26 | 26 | 26 | 10 |
| Service-providing industries | 89 | 13 | 24 | 26 | 26 | 26 | 11 |
| Trade, transportation, and utilities | 86 | 13 | 21 | 26 | 26 | 26 | 14 |
| Wholesale trade | 88 | 12 | 24 | 26 | 26 | 26 | 12 |
| Retail trade | 81 | 13 | 20 | 26 | 26 | 26 | 19 |
| Utilities | 71 | 13 | 25 | 26 | 26 | 26 | 29 |
| Information | 66 | 12 | 21 | 26 | 26 | 52 | 34 |
| Financial activities | 85 | 13 | 20 | 26 | 26 | 26 | 15 |
| Finance and insurance | 84 | 13 | 20 | 26 | 26 | 26 | 16 |
| Credit intermediation and related activities | 82 | 13 | 20 | 25 | 26 | 26 | 18 |
| Insurance carriers and related activities | 87 | 12 | 13 | 26 | 26 | 26 | 13 |
| Real estate and rental and leasing | 91 | 12 | 13 | 26 | 26 | 26 | 9 |

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Fixed duration | Number of weeks ¹ | | | | | Duration varies |
|---|----------------|------------------------------|-----------------|--------------------------|-----------------|-----------------|-----------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Professional and business services | 93 | 12 | 22 | 26 | 26 | 26 | 7 |
| Professional and technical services | 94 | 12 | 16 | 26 | 26 | 26 | 6 |
| Administrative and waste services | 96 | 12 | 20 | 26 | 26 | 26 | 4 |
| Education and health services | 93 | 13 | 24 | 26 | 26 | 26 | 7 |
| Educational services: | | | | | | | |
| Junior colleges, colleges, and universities ... | 91 | 12 | 24 | 26 | 26 | 26 | 9 |
| Health care and social assistance | 94 | 13 | 24 | 26 | 26 | 26 | 6 |
| 1 to 99 workers | 92 | 13 | 25 | 26 | 26 | 26 | 8 |
| 1 to 49 workers | 92 | 13 | 25 | 26 | 26 | 26 | 8 |
| 50 to 99 workers | 92 | 13 | 22 | 26 | 26 | 26 | 8 |
| 100 workers or more | 87 | 13 | 24 | 26 | 26 | 26 | 13 |
| 100 to 499 workers | 88 | 13 | 21 | 26 | 26 | 26 | 12 |
| 500 workers or more | 87 | 13 | 26 | 26 | 26 | 26 | 13 |
| Geographic areas | | | | | | | |
| New England | 91 | 13 | 24 | 26 | 26 | 26 | 9 |
| Middle Atlantic | 94 | 25 | 26 | 26 | 26 | 26 | 6 |
| East North Central | 85 | 13 | 20 | 26 | 26 | 26 | 15 |
| West North Central | 86 | 12 | 13 | 26 | 26 | 26 | 14 |
| South Atlantic | 91 | 12 | 16 | 26 | 26 | 26 | 9 |
| West South Central | 82 | 13 | 21 | 26 | 26 | 26 | 18 |
| Mountain | 83 | 12 | 13 | 26 | 26 | 26 | 17 |
| Pacific | 86 | 13 | 25 | 26 | 26 | 26 | 14 |

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 25. Short-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009

(All workers with fixed percent of earnings short-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|--|---------------------------|------------|------------------|------------|------------------|-------------------------|--------------------------------|----------------------------------|
| | Less than 50 percent | 50 percent | 51 to 59 percent | 60 percent | 61 to 69 percent | Greater than 69 percent | | |
| All workers | 1 | 22 | 1 | 33 | 26 | 18 | 64.4 | 60.0 |
| Worker characteristics | | | | | | | | |
| Management, professional, and related | 1 | 15 | 1 | 33 | 25 | 25 | 67.6 | 65.0 |
| Management, business, and financial | — | 16 | 1 | 35 | 21 | 28 | 67.1 | 60.0 |
| Professional and related | 1 | 15 | 1 | 32 | 27 | 24 | 67.8 | 65.0 |
| Service | — | 38 | 2 | 26 | 26 | 7 | 59.6 | 60.0 |
| Protective service | — | — | — | 43 | — | 5 | 61.6 | 60.0 |
| Sales and office | (¹) | 21 | 1 | 32 | 25 | 20 | 64.8 | 60.0 |
| Sales and related | — | 23 | 1 | 30 | 24 | 22 | 65.1 | 60.0 |
| Office and administrative support | (¹) | 21 | 1 | 33 | 26 | 18 | 64.6 | 60.0 |
| Natural resources, construction, and maintenance | 3 | 23 | — | 31 | 34 | 9 | 61.6 | 60.0 |
| Construction, extraction, farming, fishing, and forestry | 5 | 16 | — | 27 | 45 | 7 | 62.0 | 66.0 |
| Installation, maintenance, and repair | 1 | 28 | — | 33 | 27 | 10 | 61.4 | 60.0 |
| Production, transportation, and material moving ... | 2 | 19 | 1 | 39 | 25 | 14 | 63.6 | 60.0 |
| Production | 2 | 17 | 1 | 42 | 25 | 13 | 62.5 | 60.0 |
| Transportation and material moving | 1 | 21 | 1 | 36 | 25 | 16 | 65.0 | 60.0 |
| Full time | 1 | 20 | 1 | 35 | 25 | 18 | 64.6 | 60.0 |
| Part time | — | 38 | — | 15 | 33 | 13 | 62.2 | 60.0 |
| Union | 2 | 25 | 2 | 19 | 36 | 17 | 64.7 | 66.0 |
| Nonunion | 1 | 21 | 1 | 35 | 25 | 18 | 64.3 | 60.0 |
| Wage percentiles:² | | | | | | | | |
| Lowest 10 percent | — | 50 | — | 20 | 24 | 6 | 58.0 | 60.0 |
| Lowest 25 percent | — | 36 | — | 25 | 29 | 9 | 60.4 | 60.0 |
| Second 25 percent | 1 | 23 | 1 | 38 | 25 | 13 | 62.6 | 60.0 |
| Third 25 percent | 1 | 18 | 1 | 35 | 26 | 17 | 64.7 | 60.0 |
| Highest 25 percent | 1 | 17 | 1 | 30 | 25 | 26 | 67.4 | 65.0 |
| Highest 10 percent | 1 | 16 | 1 | 28 | 25 | 30 | 68.8 | 66.0 |
| Establishment characteristics | | | | | | | | |
| Goods-producing industries | 3 | 13 | (¹) | 39 | 27 | 18 | 65.1 | 60.0 |
| Construction | — | 18 | — | 21 | 50 | 9 | 63.2 | 67.0 |
| Manufacturing | 3 | 12 | (¹) | 41 | 24 | 19 | 65.4 | 60.0 |
| Service-providing industries | (¹) | 24 | 1 | 31 | 26 | 18 | 64.2 | 60.0 |
| Trade, transportation, and utilities | — | 23 | 1 | 30 | 26 | 21 | 65.5 | 60.0 |
| Wholesale trade | — | 16 | — | 39 | 29 | 14 | 64.1 | 60.0 |
| Retail trade | — | 25 | — | 27 | 28 | 19 | 64.4 | 60.0 |
| Transportation and warehousing | — | 25 | — | 27 | 18 | 29 | 68.8 | 60.0 |
| Utilities | — | 24 | — | — | 28 | 35 | 70.6 | 67.0 |

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with fixed percent of earnings short-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|--|---------------------------|------------|------------------|------------|------------------|-------------------------|--------------------------------|----------------------------------|
| | Less than 50 percent | 50 percent | 51 to 59 percent | 60 percent | 61 to 69 percent | Greater than 69 percent | | |
| Information | — | 22 | — | 26 | 30 | 22 | 65.0 | 66.0 |
| Financial activities | — | 15 | 2 | 31 | 21 | 31 | 68.8 | 66.0 |
| Finance and insurance | — | 12 | 3 | 28 | 23 | 34 | 70.3 | 66.0 |
| Credit intermediation and related activities | — | 16 | 2 | 27 | 26 | 28 | 69.5 | 66.0 |
| Insurance carriers and related activities | — | 8 | — | 34 | 20 | 35 | 69.6 | 66.0 |
| Real estate and rental and leasing | — | — | — | 39 | — | — | 62.9 | 60.0 |
| Professional and business services | — | 15 | — | 38 | 27 | 19 | 65.8 | 60.0 |
| Professional and technical services | — | 12 | — | 40 | 26 | 22 | 67.4 | 60.0 |
| Administrative and waste services | — | 22 | — | 33 | 37 | — | 61.6 | 60.0 |
| Education and health services | 1 | 23 | 2 | 30 | 29 | 14 | 62.9 | 60.0 |
| Educational services | — | 17 | 2 | 17 | 19 | 45 | 74.5 | 67.0 |
| Junior colleges, colleges, and universities | — | 19 | — | 22 | 6 | 51 | 76.2 | 70.0 |
| Health care and social assistance | 1 | 25 | 2 | 33 | 31 | 8 | 60.6 | 60.0 |
| Leisure and hospitality | — | 49 | — | 28 | — | 3 | 56.9 | 58.0 |
| Accommodation and food services | — | 52 | — | 24 | — | 3 | 56.6 | 50.0 |
| Other services | — | 54 | — | — | — | 7 | 57.5 | 50.0 |
| 1 to 99 workers | 1 | 25 | 1 | 30 | 31 | 12 | 62.6 | 60.0 |
| 1 to 49 workers | — | 26 | 1 | 29 | 32 | 11 | 62.6 | 60.0 |
| 50 to 99 workers | — | 25 | — | 32 | 28 | 15 | 62.6 | 60.0 |
| 100 workers or more | 1 | 19 | 1 | 35 | 23 | 21 | 65.6 | 60.0 |
| 100 to 499 workers | 2 | 15 | — | 38 | 25 | 20 | 65.3 | 60.0 |
| 500 workers or more | 1 | 23 | 2 | 31 | 20 | 23 | 65.9 | 60.0 |
| Geographic areas | | | | | | | | |
| New England | — | 14 | — | 44 | 14 | 27 | 65.8 | 60.0 |
| Middle Atlantic | — | 40 | 1 | 9 | 43 | 7 | 61.5 | 66.0 |
| East North Central | 1 | 9 | — | 44 | 21 | 25 | 66.1 | 60.0 |
| West North Central | — | 9 | — | 47 | 17 | 26 | 66.7 | 60.0 |
| South Atlantic | 2 | 10 | — | 55 | 12 | 21 | 65.9 | 60.0 |
| East South Central | — | — | — | 48 | 4 | — | 60.2 | 60.0 |
| West South Central | — | 7 | 1 | 50 | 20 | 22 | 66.9 | 60.0 |
| Mountain | — | 10 | — | 47 | 13 | 29 | 67.8 | 60.0 |
| Pacific | — | 13 | 7 | 26 | 32 | 22 | 66.9 | 65.0 |

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 26. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|--|--------------------------------|------------------------------------|
| All workers | 9 | 91 |
| Worker characteristics | | |
| Management, professional, and related | 8 | 92 |
| Management, business, and financial | 8 | 92 |
| Professional and related | 8 | 92 |
| Service | 8 | 92 |
| Protective service | 4 | 96 |
| Sales and office | 9 | 91 |
| Sales and related | 12 | 88 |
| Office and administrative support | 9 | 91 |
| Natural resources, construction, and maintenance | 11 | 89 |
| Construction, extraction, farming, fishing, and forestry | 7 | 93 |
| Installation, maintenance, and repair | 13 | 87 |
| Production, transportation, and material moving ... | 10 | 90 |
| Production | 11 | 89 |
| Transportation and material moving | 9 | 91 |
| Full time | 9 | 91 |
| Part time | 7 | 93 |
| Union | 8 | 92 |
| Nonunion | 9 | 91 |
| Wage percentiles: ¹ | | |
| Lowest 25 percent | 8 | 92 |
| Second 25 percent | 9 | 91 |
| Third 25 percent | 10 | 90 |
| Highest 25 percent | 8 | 92 |
| Highest 10 percent | 9 | 91 |
| Establishment characteristics | | |
| Goods-producing industries | 11 | 89 |
| Construction | 7 | 93 |
| Manufacturing | 11 | 89 |
| Service-providing industries | 9 | 91 |
| Trade, transportation, and utilities | 12 | 88 |
| Wholesale trade | 11 | 89 |
| Retail trade | 16 | 84 |
| Transportation and warehousing | 6 | 94 |
| Utilities | 24 | 76 |

See footnotes at end of table.

Table 26. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|--|--------------------------------|------------------------------------|
| Information | 8 | 92 |
| Financial activities | 9 | 91 |
| Finance and insurance | 9 | 91 |
| Credit intermediation and related activities | 11 | 89 |
| Insurance carriers and related activities | 6 | 94 |
| Professional and business services | 7 | 93 |
| Professional and technical services | 8 | 92 |
| Education and health services | 9 | 91 |
| Educational services | 9 | 91 |
| Junior colleges, colleges, and universities | 11 | 89 |
| Health care and social assistance | 9 | 91 |
| Other services | 4 | 96 |
| 1 to 99 workers | 8 | 92 |
| 1 to 49 workers | 10 | 90 |
| 50 to 99 workers | 5 | 95 |
| 100 workers or more | 9 | 91 |
| 100 to 499 workers | 9 | 91 |
| 500 workers or more | 10 | 90 |
| Geographic areas | | |
| New England | 8 | 92 |
| Middle Atlantic | 8 | 92 |
| East North Central | 9 | 91 |
| West North Central | 6 | 94 |
| South Atlantic | 9 | 91 |
| East South Central | 8 | 92 |
| West South Central | 10 | 90 |
| Pacific | 10 | 90 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | Percent varies by earnings | Flat dollar amounts | Other |
|--|---------------------------|----------------------------|---------------------|------------------|
| All workers | 93 | 5 | 1 | 1 |
| Worker characteristics | | | | |
| Management, professional, and related | 94 | 5 | (¹) | (¹) |
| Management, business, and financial | 92 | 7 | 1 | (¹) |
| Professional and related | 95 | 5 | (¹) | — |
| Service | 96 | 3 | — | — |
| Protective service | 87 | — | — | — |
| Sales and office | 94 | 5 | (¹) | (¹) |
| Sales and related | 94 | 6 | — | — |
| Office and administrative support | 94 | 5 | 1 | (¹) |
| Natural resources, construction, and maintenance | 90 | 6 | 3 | 2 |
| Construction, extraction, farming, fishing, and forestry | 86 | — | 3 | — |
| Installation, maintenance, and repair | 92 | 4 | 2 | 2 |
| Production, transportation, and material moving ... | 87 | 4 | 5 | 4 |
| Production | 84 | 5 | 7 | 3 |
| Transportation and material moving | 90 | 4 | 2 | 4 |
| Full time | 93 | 5 | 1 | 1 |
| Part time | 92 | 7 | — | — |
| Union | 78 | 7 | 9 | 6 |
| Nonunion | 95 | 5 | (¹) | (¹) |
| Wage percentiles: ² | | | | |
| Lowest 10 percent | 97 | — | — | — |
| Lowest 25 percent | 96 | 3 | — | — |
| Second 25 percent | 95 | 4 | 1 | (¹) |
| Third 25 percent | 93 | 5 | 1 | 1 |
| Highest 25 percent | 91 | 6 | 2 | 1 |
| Highest 10 percent | 92 | 7 | (¹) | 1 |
| Establishment characteristics | | | | |
| Goods-producing industries | 88 | 5 | 5 | 2 |
| Construction | 90 | 8 | — | — |
| Manufacturing | 89 | 4 | 5 | 2 |
| Service-providing industries | 94 | 5 | (¹) | 1 |
| Trade, transportation, and utilities | 90 | 7 | 1 | 2 |
| Wholesale trade | 92 | 2 | 2 | 4 |
| Retail trade | 87 | 11 | 1 | — |
| Transportation and warehousing | 96 | 2 | — | — |
| Utilities | 78 | 21 | — | — |

See footnotes at end of table.

Table 27. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | Percent varies by earnings | Flat dollar amounts | Other |
|--|---------------------------|----------------------------|---------------------|------------------|
| Information | 92 | 8 | — | — |
| Financial activities | 91 | 8 | (¹) | 1 |
| Finance and insurance | 90 | 9 | (¹) | 1 |
| Credit intermediation and related activities | 90 | 9 | 1 | — |
| Insurance carriers and related activities | 88 | 10 | (¹) | — |
| Real estate and rental and leasing | 98 | — | — | — |
| Professional and business services | 96 | 4 | — | — |
| Professional and technical services | 97 | 3 | — | — |
| Administrative and waste services | 94 | — | — | — |
| Education and health services | 96 | 4 | — | — |
| Educational services | 94 | — | (¹) | — |
| Junior colleges, colleges, and universities | 92 | — | (¹) | — |
| Health care and social assistance | 97 | 3 | — | — |
| Leisure and hospitality | 100 | — | — | — |
| Accommodation and food services | 99 | — | — | — |
| Other services | 92 | — | — | — |
| 1 to 99 workers | 95 | 4 | 1 | (¹) |
| 1 to 49 workers | 95 | 4 | 1 | — |
| 50 to 99 workers | 96 | 3 | 1 | — |
| 100 workers or more | 92 | 6 | 1 | 1 |
| 100 to 499 workers | 93 | 6 | 1 | 1 |
| 500 workers or more | 91 | 6 | 2 | 1 |
| Geographic areas | | | | |
| New England | 95 | 4 | — | — |
| Middle Atlantic | 97 | 2 | 1 | — |
| East North Central | 88 | 7 | 3 | 2 |
| West North Central | 91 | 6 | 2 | — |
| South Atlantic | 95 | 4 | (¹) | (¹) |
| East South Central | 94 | 5 | — | — |
| West South Central | 92 | 7 | — | 1 |
| Mountain | 94 | 5 | — | — |
| Pacific | 92 | 5 | 1 | 2 |

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 28. Long-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|--|---------------------------|------------|------------------|------------|-------------------------|--------------------------------|----------------------------------|
| | Less than 60 percent | 60 percent | 61 to 66 percent | 67 percent | Greater than 67 percent | | |
| All workers | 22 | 62 | 9 | 5 | 1 | 58.7 | 60.0 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 22 | 61 | 10 | 6 | 1 | 58.7 | 60.0 |
| Management, business, and financial | 19 | 63 | 11 | 6 | 2 | 59.1 | 60.0 |
| Professional and related | 23 | 61 | 9 | 6 | 1 | 58.5 | 60.0 |
| Service | 44 | 46 | 5 | 4 | — | 56.2 | 60.0 |
| Protective service | — | 52 | — | — | — | 58.1 | 60.0 |
| Sales and office | 17 | 63 | 12 | 6 | 1 | 59.5 | 60.0 |
| Sales and related | 19 | 63 | 11 | 6 | 1 | 59.1 | 60.0 |
| Office and administrative support | 17 | 64 | 12 | 6 | 2 | 59.6 | 60.0 |
| Natural resources, construction, and maintenance | 24 | 67 | 3 | 5 | 1 | 58.1 | 60.0 |
| Construction, extraction, farming, fishing, and forestry | — | 74 | — | 5 | — | 58.2 | 60.0 |
| Installation, maintenance, and repair | 26 | 64 | 4 | 5 | 1 | 58.0 | 60.0 |
| Production, transportation, and material moving ... | 17 | 69 | 7 | 4 | 2 | 59.1 | 60.0 |
| Production | 16 | 67 | 10 | — | — | 59.2 | 60.0 |
| Transportation and material moving | 18 | 72 | 3 | 4 | 2 | 58.9 | 60.0 |
| Full time | 22 | 62 | 9 | 5 | 1 | 58.7 | 60.0 |
| Part time | 22 | 60 | 11 | 4 | 2 | 59.3 | 60.0 |
| Union | 31 | 55 | 4 | 6 | 4 | 58.1 | 60.0 |
| Nonunion | 21 | 63 | 10 | 5 | 1 | 58.8 | 60.0 |
| Wage percentiles:¹ | | | | | | | |
| Lowest 10 percent | 67 | — | — | — | — | 53.0 | 50.0 |
| Lowest 25 percent | — | 56 | 7 | 5 | — | 58.2 | 60.0 |
| Second 25 percent | 21 | 64 | 8 | 6 | 1 | 58.6 | 60.0 |
| Third 25 percent | 20 | 63 | 10 | 6 | 2 | 59.1 | 60.0 |
| Highest 25 percent | 22 | 62 | 10 | 5 | 1 | 58.6 | 60.0 |
| Highest 10 percent | 22 | 58 | 12 | 6 | 2 | 58.8 | 60.0 |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 18 | 67 | 9 | 5 | 1 | 59.0 | 60.0 |
| Construction | — | 82 | — | 6 | — | 59.5 | 60.0 |
| Manufacturing | 18 | 65 | 11 | 5 | 2 | 59.0 | 60.0 |
| Service-providing industries | 23 | 61 | 9 | 6 | 1 | 58.7 | 60.0 |
| Trade, transportation, and utilities | 20 | 65 | 7 | 5 | 3 | 59.2 | 60.0 |
| Wholesale trade | 15 | 69 | 10 | 5 | 1 | 58.9 | 60.0 |
| Retail trade | 11 | 75 | 8 | 5 | 2 | 60.2 | 60.0 |
| Transportation and warehousing | 23 | 64 | — | 6 | — | 60.1 | 60.0 |
| Information | 18 | 68 | 8 | 4 | 3 | 59.1 | 60.0 |

See footnotes at end of table.

Table 28. Long-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|--|---------------------------|------------|------------------|------------|-------------------------|--------------------------------|----------------------------------|
| | Less than 60 percent | 60 percent | 61 to 66 percent | 67 percent | Greater than 67 percent | | |
| Financial activities | 16 | 58 | 17 | 6 | 2 | 60.1 | 60.0 |
| Finance and insurance | 15 | 57 | 19 | 7 | 2 | 60.4 | 60.0 |
| Credit intermediation and related activities | 13 | 54 | 22 | 9 | 2 | 60.9 | 60.0 |
| Insurance carriers and related activities | 19 | 61 | 14 | 4 | 2 | 59.7 | 60.0 |
| Real estate and rental and leasing | 24 | 68 | — | — | — | 58.5 | 60.0 |
| Professional and business services | 18 | 60 | 15 | 8 | — | 59.2 | 60.0 |
| Professional and technical services | 12 | 60 | 17 | 10 | — | 60.1 | 60.0 |
| Administrative and waste services | — | 56 | — | 6 | — | 58.0 | 60.0 |
| Education and health services | 27 | 63 | 4 | 5 | 1 | 57.6 | 60.0 |
| Educational services | 8 | 74 | 7 | 8 | 3 | 60.7 | 60.0 |
| Junior colleges, colleges, and universities | 8 | 74 | 8 | 8 | 2 | 60.2 | 60.0 |
| Health care and social assistance | 32 | 60 | 4 | 4 | — | 56.8 | 60.0 |
| Other services | 18 | 75 | 3 | — | — | 58.5 | 60.0 |
| 1 to 99 workers | 16 | 66 | 10 | 7 | 1 | 59.7 | 60.0 |
| 1 to 49 workers | 16 | 65 | 11 | 6 | 1 | 59.6 | 60.0 |
| 50 to 99 workers | 15 | 68 | 8 | 7 | 2 | 59.7 | 60.0 |
| 100 workers or more | 25 | 60 | 9 | 5 | 1 | 58.2 | 60.0 |
| 100 to 499 workers | 15 | 67 | 10 | 7 | 1 | 59.5 | 60.0 |
| 500 workers or more | 33 | 55 | 7 | 3 | 2 | 57.3 | 60.0 |
| Geographic areas | | | | | | | |
| New England | 19 | 61 | 7 | 11 | 1 | 59.0 | 60.0 |
| Middle Atlantic | 18 | 67 | 9 | 4 | 2 | 59.2 | 60.0 |
| East North Central | 20 | 67 | 6 | 5 | 2 | 58.9 | 60.0 |
| West North Central | 14 | 68 | 9 | 7 | 1 | 59.5 | 60.0 |
| South Atlantic | 21 | 65 | 9 | 4 | 1 | 58.5 | 60.0 |
| East South Central | — | — | 3 | — | — | 55.8 | 60.0 |
| West South Central | 19 | 63 | 8 | 8 | 2 | 58.7 | 60.0 |
| Mountain | 21 | 65 | 13 | 1 | — | 58.3 | 60.0 |
| Pacific | 26 | 49 | 16 | 6 | 3 | 59.3 | 60.0 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebbs/glossary20082009.htm.

Table 29. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2009

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

| Characteristics | With maximum benefit amount | Maximum benefit amount ¹ | | | | | With no maximum benefit amount |
|--|-----------------------------|-------------------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| All workers | 80 | \$3,000 | \$5,000 | \$8,000 | \$10,000 | \$15,000 | 20 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 81 | 4,166 | 5,000 | 10,000 | 12,000 | 15,000 | 19 |
| Management, business, and financial | 81 | 5,000 | 6,000 | 10,000 | 12,500 | 18,500 | 19 |
| Professional and related | 81 | 4,000 | 5,000 | 8,000 | 10,500 | 15,000 | 19 |
| Service | 83 | 3,000 | 5,000 | 8,000 | 10,000 | 15,000 | 17 |
| Sales and office | 83 | 3,000 | 5,000 | 8,000 | 10,000 | 15,000 | 17 |
| Sales and related | 86 | 2,800 | 5,000 | 7,000 | 10,000 | 16,667 | 14 |
| Office and administrative support | 82 | 3,000 | 5,000 | 8,500 | 10,000 | 15,000 | 18 |
| Natural resources, construction, and maintenance | 80 | 2,917 | 4,000 | 5,000 | 10,000 | 15,000 | 20 |
| Construction, extraction, farming, fishing, and forestry | 82 | 2,000 | 4,000 | 6,000 | 8,500 | 15,000 | 18 |
| Installation, maintenance, and repair | 79 | 3,000 | 4,000 | 5,000 | 10,000 | 15,000 | 21 |
| Production, transportation, and material moving ... | 74 | 2,500 | 5,000 | 6,000 | 10,000 | 13,000 | 26 |
| Production | 78 | 2,917 | 5,000 | 7,500 | 10,000 | 15,000 | 22 |
| Transportation and material moving | 68 | 2,500 | 5,000 | 5,400 | 10,000 | 10,000 | 32 |
| Full time | 81 | 3,333 | 5,000 | 8,000 | 10,000 | 15,000 | 19 |
| Part time | 69 | 3,000 | 5,000 | 6,000 | 10,000 | 15,000 | 31 |
| Union | 66 | 2,118 | 4,000 | 5,000 | 10,000 | 15,000 | 34 |
| Nonunion | 82 | 3,399 | 5,000 | 8,000 | 10,000 | 15,000 | 18 |
| Establishment characteristics | | | | | | | |
| Goods-producing industries | 81 | 2,500 | 5,000 | 7,500 | 10,000 | 15,000 | 19 |
| Manufacturing | 79 | 2,917 | 5,000 | 8,000 | 11,000 | 15,000 | 21 |
| Service-providing industries | 80 | 4,000 | 5,000 | 8,000 | 10,000 | 15,000 | 20 |
| Trade, transportation, and utilities | 73 | 2,800 | 5,000 | 5,400 | 10,000 | 15,000 | 27 |
| Wholesale trade | 76 | 3,000 | 5,000 | 7,292 | 10,000 | 15,000 | 24 |
| Retail trade | 87 | 2,000 | 3,333 | 5,000 | 6,000 | 10,000 | 13 |
| Transportation and warehousing | 57 | 3,000 | 5,000 | 5,000 | 8,000 | 10,000 | 43 |
| Utilities | 69 | 3,100 | 5,000 | 10,000 | 15,000 | 15,000 | 31 |
| Information | 82 | 3,000 | 4,000 | 6,000 | 10,000 | 15,000 | 18 |
| Financial activities | 82 | 5,000 | 7,500 | 10,000 | 15,000 | 25,000 | 18 |
| Finance and insurance | 82 | 5,000 | 8,000 | 10,000 | 20,000 | 25,000 | 18 |
| Credit intermediation and related activities | 83 | 5,000 | 8,000 | 10,000 | 20,000 | 25,000 | 17 |
| Insurance carriers and related activities | 75 | 5,000 | 6,000 | 10,000 | 15,000 | 20,000 | 25 |
| Professional and business services | 82 | 5,000 | 6,000 | 10,000 | 12,500 | 15,000 | 18 |

See footnotes at end of table.

Table 29. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

| Characteristics | With maximum benefit amount | Maximum benefit amount ¹ | | | | | With no maximum benefit amount |
|---|-----------------------------|-------------------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Professional and technical services | 88 | \$5,000 | \$6,000 | \$10,000 | \$10,000 | \$15,000 | 12 |
| Administrative and waste services | 85 | 3,000 | 6,000 | 10,000 | 15,000 | 17,300 | 15 |
| Education and health services | 82 | 3,000 | 5,000 | 6,000 | 10,000 | 15,000 | 18 |
| Educational services | 84 | 4,000 | 5,000 | 6,000 | 10,000 | 14,000 | 16 |
| Junior colleges, colleges, and universities | 87 | 4,000 | 5,000 | 7,500 | 10,000 | 15,000 | 13 |
| Health care and social assistance | 82 | 3,000 | 5,000 | 6,000 | 10,000 | 15,000 | 18 |
| Other services | 66 | 3,000 | 4,000 | 5,000 | 10,000 | 10,000 | 34 |
| 1 to 99 workers | 82 | 3,000 | 5,000 | 6,000 | 10,000 | 15,000 | 18 |
| 1 to 49 workers | 82 | 3,000 | 5,000 | 6,000 | 10,000 | 15,000 | 18 |
| 50 to 99 workers | 83 | 3,000 | 5,000 | 6,000 | 10,000 | 10,000 | 17 |
| 100 workers or more | 80 | 4,000 | 5,000 | 10,000 | 12,000 | 15,000 | 20 |
| 100 to 499 workers | 84 | 3,500 | 5,000 | 7,500 | 10,000 | 15,000 | 16 |
| 500 workers or more | 76 | 4,000 | 6,000 | 10,000 | 15,000 | 17,300 | 24 |
| Geographic areas | | | | | | | |
| New England | 82 | 3,100 | 5,000 | 7,500 | 10,000 | 15,000 | 18 |
| Middle Atlantic | 80 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 20 |
| East North Central | 74 | 3,000 | 5,000 | 6,500 | 10,000 | 15,000 | 26 |
| West North Central | 85 | 4,000 | 5,000 | 8,000 | 10,000 | 15,000 | 15 |
| South Atlantic | 83 | 3,000 | 5,000 | 7,500 | 10,000 | 15,000 | 17 |
| West South Central | 76 | 3,000 | 5,000 | 8,500 | 10,000 | 15,000 | 24 |
| Mountain | 81 | 5,000 | 5,000 | 7,500 | 10,000 | 15,000 | 19 |
| Pacific | 81 | 4,000 | 5,000 | 10,000 | 12,500 | 17,300 | 19 |

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebbs/glossary20082009.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

| Characteristics | Life insurance | | | Short-term disability | | | Long-term disability | | |
|---|----------------|---------------|--------------|-----------------------|---------------|--------------|----------------------|---------------|--------------|
| | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| All workers | 80 | 78 | 97 | 23 | 23 | 97 | 35 | 34 | 96 |
| Worker characteristics | | | | | | | | | |
| Management, professional, and related | 80 | 78 | 97 | 22 | 21 | 96 | 38 | 36 | 96 |
| Professional and related | 80 | 77 | 97 | 20 | 19 | 96 | 37 | 36 | 96 |
| Teachers | 79 | 77 | 97 | 18 | 17 | 95 | 37 | 36 | 96 |
| Primary, secondary, and special education school teachers | 83 | 81 | 98 | 15 | 14 | 93 | 39 | 38 | 97 |
| Registered nurses | 83 | 81 | 97 | 20 | 18 | 92 | 48 | 47 | 97 |
| Service | 75 | 73 | 97 | 23 | 22 | 97 | 28 | 26 | 95 |
| Protective service | 85 | 83 | 98 | 23 | 22 | 98 | 27 | 26 | 94 |
| Sales and office | 81 | 79 | 97 | 26 | 25 | 98 | 35 | 34 | 97 |
| Office and administrative support | 81 | 79 | 98 | 26 | 26 | 98 | 35 | 34 | 97 |
| Natural resources, construction, and maintenance | 90 | 89 | 99 | 30 | 29 | 97 | 41 | 40 | 98 |
| Production, transportation, and material moving ... | 77 | 76 | 98 | 22 | 22 | 99 | 29 | 27 | 96 |
| Full time | 90 | 88 | 98 | 25 | 25 | 97 | 39 | 38 | 96 |
| Part time | 24 | 22 | 95 | 11 | 11 | 99 | 13 | 12 | 96 |
| Union | 87 | 85 | 98 | 28 | 27 | 96 | 34 | 33 | 97 |
| Nonunion | 74 | 71 | 97 | 19 | 19 | 97 | 36 | 34 | 96 |
| Wage percentiles:² | | | | | | | | | |
| Lowest 10 percent | 43 | 41 | 95 | 12 | 12 | 97 | 18 | 18 | 98 |
| Lowest 25 percent | 61 | 59 | 97 | 18 | 17 | 97 | 27 | 26 | 96 |
| Second 25 percent | 84 | 81 | 97 | 27 | 26 | 97 | 33 | 32 | 96 |
| Third 25 percent | 86 | 84 | 98 | 25 | 24 | 97 | 41 | 40 | 97 |
| Highest 25 percent | 89 | 87 | 98 | 24 | 23 | 97 | 40 | 38 | 96 |
| Highest 10 percent | 90 | 87 | 97 | 28 | 28 | 99 | 38 | 37 | 98 |
| Establishment characteristics | | | | | | | | | |
| Service-providing industries | 80 | 77 | 97 | 23 | 22 | 97 | 35 | 34 | 96 |
| Education and health services | 79 | 77 | 97 | 20 | 19 | 95 | 37 | 35 | 96 |
| Educational services | 79 | 77 | 97 | 19 | 18 | 95 | 36 | 34 | 96 |
| Elementary and secondary schools | 78 | 76 | 98 | 18 | 17 | 95 | 35 | 34 | 97 |
| Junior colleges, colleges, and universities | 82 | 77 | 94 | 21 | 20 | 97 | 37 | 35 | 93 |
| Health care and social assistance | 83 | 80 | 97 | 28 | 26 | 93 | 44 | 43 | 98 |
| Hospitals | 89 | 86 | 96 | 27 | 24 | 91 | 49 | 48 | 98 |
| Public administration | 82 | 80 | 98 | 28 | 27 | 99 | 31 | 30 | 95 |
| 1 to 99 workers | 65 | 63 | 97 | 20 | 20 | 99 | 34 | 33 | 97 |
| 1 to 49 workers | 62 | 61 | 98 | 22 | 22 | 99 | 27 | 27 | 99 |
| 50 to 99 workers | 69 | 66 | 96 | 17 | 17 | 100 | 44 | 42 | 95 |
| 100 workers or more | 82 | 80 | 97 | 24 | 23 | 97 | 35 | 34 | 96 |
| 100 to 499 workers | 73 | 71 | 98 | 17 | 17 | 97 | 35 | 34 | 98 |
| 500 workers or more | 85 | 83 | 97 | 26 | 25 | 97 | 35 | 34 | 96 |

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

| Characteristics | Life insurance | | | Short-term disability | | | Long-term disability | | |
|--------------------------|----------------|---------------|--------------|-----------------------|---------------|--------------|----------------------|---------------|--------------|
| | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| State government | 86 | 82 | 95 | 28 | 27 | 98 | 35 | 33 | 94 |
| Local government | 78 | 76 | 98 | 22 | 21 | 97 | 35 | 34 | 97 |
| Geographic areas | | | | | | | | | |
| New England | 72 | 69 | 96 | 10 | 10 | 100 | 17 | 16 | 96 |
| Middle Atlantic | 85 | 84 | 99 | 40 | 39 | 100 | 17 | 17 | 98 |
| East North Central | 78 | 75 | 96 | 23 | 23 | 98 | 51 | 50 | 97 |
| West North Central | 77 | 77 | 99 | 11 | 11 | 98 | 55 | 55 | 99 |
| South Atlantic | 84 | 81 | 96 | 27 | 24 | 90 | 44 | 41 | 93 |
| East South Central | 79 | 74 | 93 | — | — | — | 20 | 20 | 96 |
| West South Central | 76 | 75 | 99 | 10 | 10 | 99 | 17 | 16 | 94 |
| Mountain | 83 | 82 | 98 | 21 | 21 | 100 | 62 | 59 | 95 |
| Pacific | 77 | 76 | 99 | 34 | 34 | 100 | 31 | 31 | 99 |

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey:

Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Employee contribution not required | Employee contribution required |
|---|------------------------------------|--------------------------------|
| All workers | 89 | 11 |
| Worker characteristics | | |
| Management, professional, and related | 89 | 11 |
| Professional and related | 89 | 11 |
| Teachers | 90 | 10 |
| Primary, secondary, and special education school teachers | 90 | 10 |
| Service | 88 | 12 |
| Protective service | 89 | 11 |
| Sales and office | 90 | 10 |
| Office and administrative support | 90 | 10 |
| Natural resources, construction, and maintenance | 92 | 8 |
| Production, transportation, and material moving ... | 93 | 7 |
| Full time | 89 | 11 |
| Part time | 92 | 8 |
| Union | 92 | 8 |
| Nonunion | 87 | 13 |
| Wage percentiles: ¹ | | |
| Lowest 25 percent | 88 | 12 |
| Second 25 percent | 89 | 11 |
| Third 25 percent | 90 | 10 |
| Highest 25 percent | 90 | 10 |
| Highest 10 percent | 87 | 13 |
| Establishment characteristics | | |
| Service-providing industries | 89 | 11 |
| Education and health services | 89 | 11 |
| Educational services | 90 | 10 |
| Elementary and secondary schools | 91 | 9 |
| Health care and social assistance | 87 | 13 |
| Hospitals | 89 | 11 |
| Public administration | 89 | 11 |
| 1 to 99 workers | 91 | 9 |
| 1 to 49 workers | 91 | 9 |
| 50 to 99 workers | 91 | 9 |
| 100 workers or more | 89 | 11 |
| 100 to 499 workers | 89 | 11 |
| 500 workers or more | 89 | 11 |

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Employee contribution not required | Employee contribution required |
|--------------------------|------------------------------------|--------------------------------|
| State government | 83 | 17 |
| Local government | 92 | 8 |
| Geographic areas | | |
| New England | 70 | 30 |
| Middle Atlantic | 93 | 7 |
| East North Central | 86 | 14 |
| West North Central | 95 | 5 |
| South Atlantic | 88 | 12 |
| West South Central | 94 | 6 |
| Mountain | 94 | 6 |
| Pacific | 99 | 1 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See

Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Basic life insurance method of payment | | | | |
|---|--|-------------------------------|--------------------|------------------------|-------|
| | Fixed multiple of earnings | Variable multiple of earnings | Flat dollar amount | Variable dollar amount | Other |
| All workers | 38 | 2 | 52 | 6 | 2 |
| Worker characteristics | | | | | |
| Management, professional, and related | 37 | 2 | 55 | 5 | 2 |
| Professional and related | 36 | 2 | 56 | 5 | 1 |
| Teachers | 32 | 1 | 60 | 5 | 1 |
| Primary, secondary, and special education school teachers | 30 | 1 | 63 | 5 | 1 |
| Registered nurses | 53 | — | 42 | — | — |
| Service | 39 | 2 | 50 | 6 | 2 |
| Protective service | 38 | 3 | 49 | 7 | 3 |
| Sales and office | 40 | 2 | 50 | 7 | 2 |
| Office and administrative support | 40 | 2 | 50 | 6 | 2 |
| Natural resources, construction, and maintenance | 42 | 2 | 49 | 6 | — |
| Production, transportation, and material moving ... | 35 | 2 | 50 | — | — |
| Full time | 38 | 2 | 52 | 6 | 2 |
| Part time | 33 | 2 | 61 | 3 | 2 |
| Union | 32 | 1 | 58 | 8 | 1 |
| Nonunion | 45 | 2 | 47 | 4 | 3 |
| Wage percentiles:¹ | | | | | |
| Lowest 10 percent | 46 | — | 51 | 2 | 1 |
| Lowest 25 percent | 40 | 1 | 53 | 5 | 2 |
| Second 25 percent | 41 | 2 | 48 | 6 | 3 |
| Third 25 percent | 41 | 2 | 47 | 8 | 2 |
| Highest 25 percent | 33 | 2 | 59 | 5 | 1 |
| Highest 10 percent | 35 | 2 | 58 | 4 | 1 |
| Establishment characteristics | | | | | |
| Service-providing industries | 38 | 2 | 53 | 6 | 2 |
| Education and health services | 37 | 1 | 56 | 5 | 1 |
| Educational services | 34 | 1 | 58 | 5 | 1 |
| Elementary and secondary schools | 30 | 1 | 63 | 5 | 1 |
| Junior colleges, colleges, and universities | 49 | 3 | 39 | 6 | 3 |
| Health care and social assistance | 54 | — | 42 | 3 | — |
| Hospitals | 55 | — | 42 | — | — |
| Public administration | 39 | 3 | 49 | 7 | 2 |
| 1 to 99 workers | 36 | 1 | 56 | 3 | 4 |
| 1 to 49 workers | 33 | — | 54 | 6 | 7 |
| 50 to 99 workers | 40 | — | 58 | — | — |
| 100 workers or more | 38 | 2 | 52 | 6 | 2 |
| 100 to 499 workers | 41 | 1 | 55 | 2 | — |
| 500 workers or more | 37 | 2 | 51 | 7 | 2 |

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with basic life insurance coverage = 100 percent)

| Characteristics | Basic life insurance method of payment | | | | |
|--------------------------|--|-------------------------------|--------------------|------------------------|-------|
| | Fixed multiple of earnings | Variable multiple of earnings | Flat dollar amount | Variable dollar amount | Other |
| State government | 47 | 2 | 42 | 5 | 4 |
| Local government | 35 | 2 | 56 | 6 | 1 |
| Geographic areas | | | | | |
| New England | 20 | — | 68 | — | — |
| Middle Atlantic | 37 | 1 | 48 | 13 | — |
| East North Central | 44 | — | 51 | 4 | — |
| West North Central | 44 | — | 48 | 7 | — |
| South Atlantic | 59 | 2 | 25 | 7 | 7 |
| East South Central | 55 | — | — | — | — |
| West South Central | 23 | — | 74 | — | — |
| Mountain | 33 | — | 62 | — | — |
| Pacific | 14 | 3 | 79 | 3 | — |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

| Characteristics | Multiple of earnings amounts ¹ | | | | Mean multiple of earnings | Median multiple of earnings |
|---|---|---------------------------------------|--------------------|---------------------------------|---------------------------|-----------------------------|
| | 1.0 times earnings | Over 1.0 and under 2.0 times earnings | 2.0 times earnings | Greater than 2.0 times earnings | | |
| All workers | 46 | 24 | 25 | 6 | 1.5 | 1.5 |
| Worker characteristics | | | | | | |
| Management, professional, and related | 42 | — | 26 | — | 1.5 | 1.5 |
| Professional and related | 43 | — | 26 | — | 1.5 | 1.5 |
| Teachers | 42 | 24 | 30 | 5 | 1.5 | 1.5 |
| Primary, secondary, and special education school teachers | 43 | 25 | 29 | 2 | 1.5 | 1.5 |
| Registered nurses | 49 | 19 | — | — | 1.5 | — |
| Service | 51 | 19 | 23 | 7 | 1.5 | — |
| Protective service | 53 | — | 21 | — | 1.5 | — |
| Sales and office | 47 | 26 | — | — | 1.4 | 1.5 |
| Office and administrative support | 47 | 27 | — | — | 1.4 | 1.5 |
| Natural resources, construction, and maintenance | 56 | 19 | 19 | 5 | 1.4 | 1.0 |
| Production, transportation, and material moving ... | 41 | — | 28 | — | 1.5 | 1.5 |
| Full time | 46 | 24 | 25 | 5 | 1.5 | 1.5 |
| Part time | 47 | 23 | — | — | 1.5 | 1.5 |
| Union | 56 | 28 | 10 | 6 | 1.4 | 1.0 |
| Nonunion | 39 | — | 35 | — | 1.6 | 1.5 |
| Wage percentiles:² | | | | | | |
| Lowest 10 percent | 35 | 27 | — | — | 1.6 | 1.5 |
| Lowest 25 percent | 46 | 24 | 28 | 2 | 1.5 | 1.5 |
| Second 25 percent | 47 | 25 | — | — | 1.4 | 1.5 |
| Third 25 percent | 51 | 20 | — | — | 1.4 | — |
| Highest 25 percent | 39 | 27 | 24 | 9 | 1.6 | 1.5 |
| Highest 10 percent | 35 | 26 | — | — | 1.6 | 1.5 |
| Establishment characteristics | | | | | | |
| Service-providing industries | 46 | 24 | 25 | 6 | 1.5 | 1.5 |
| Education and health services | 43 | — | 29 | — | 1.5 | 1.5 |
| Educational services | 40 | — | 33 | — | 1.5 | 1.5 |
| Elementary and secondary schools | 40 | 25 | 32 | 2 | 1.5 | 1.5 |
| Junior colleges, colleges, and universities | 40 | — | 34 | — | 1.6 | — |
| Health care and social assistance | 56 | 19 | — | — | 1.5 | — |
| Hospitals | 63 | 13 | — | — | 1.5 | 1.0 |
| Public administration | 53 | 24 | 17 | 6 | 1.4 | 1.0 |
| 1 to 99 workers | 47 | 35 | 15 | 4 | 1.4 | — |
| 1 to 49 workers | 39 | 33 | — | — | 1.5 | 1.5 |
| 50 to 99 workers | 57 | 36 | 6 | — | 1.3 | 1.0 |
| 100 workers or more | 46 | 23 | 26 | 6 | 1.5 | 1.5 |
| 100 to 499 workers | 43 | 26 | 23 | 9 | 1.5 | 1.5 |
| 500 workers or more | 46 | — | 27 | — | 1.5 | 1.5 |

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of earnings benefit formulas, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

| Characteristics | Multiple of earnings amounts ¹ | | | | Mean multiple of earnings | Median multiple of earnings |
|--------------------------|---|---------------------------------------|--------------------|---------------------------------|---------------------------|-----------------------------|
| | 1.0 times earnings | Over 1.0 and under 2.0 times earnings | 2.0 times earnings | Greater than 2.0 times earnings | | |
| State government | 41 | 25 | — | — | 1.6 | 1.5 |
| Local government | 48 | 23 | 25 | 4 | 1.4 | 1.5 |
| Geographic areas | | | | | | |
| New England | 49 | 32 | — | — | 1.5 | — |
| Middle Atlantic | 28 | 50 | 8 | 14 | 1.6 | 1.5 |
| East North Central | 65 | 11 | — | — | 1.3 | 1.0 |
| West North Central | 34 | — | 15 | — | 1.6 | 1.5 |
| South Atlantic | 45 | — | 33 | — | 1.5 | 1.5 |
| East South Central | — | — | 58 | — | 1.6 | 2.0 |
| West South Central | 43 | 32 | — | — | 1.4 | 1.5 |
| Mountain | 64 | — | — | — | 1.3 | 1.0 |
| Pacific | 69 | — | — | 2 | 1.2 | 1.0 |

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount. Includes multiple of earnings not shown separately.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2009

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

| Characteristics | Flat dollar amounts ² | | | | |
|---|----------------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| All workers | \$5,000 | \$10,000 | \$20,000 | \$40,000 | \$50,000 |
| Worker characteristics | | | | | |
| Management, professional, and related | 5,000 | 10,000 | 20,000 | 45,000 | 50,000 |
| Professional and related | 5,000 | 10,000 | 20,000 | 45,000 | 50,000 |
| Teachers | 5,000 | 10,000 | 25,000 | 50,000 | 50,000 |
| Primary, secondary, and special education school teachers | 10,000 | 10,000 | 25,000 | 50,000 | 50,000 |
| Registered nurses | 5,000 | 10,000 | 15,000 | 30,000 | 50,000 |
| Service | 5,000 | 10,000 | 20,000 | 31,217 | 50,000 |
| Protective service | 5,000 | 10,000 | 20,000 | 30,000 | 50,000 |
| Sales and office | 5,000 | 10,000 | 20,000 | 30,000 | 50,000 |
| Office and administrative support | 5,000 | 10,000 | 20,000 | 30,000 | 50,000 |
| Natural resources, construction, and maintenance | 5,000 | 10,000 | 20,000 | 30,000 | 50,000 |
| Production, transportation, and material moving ... | 5,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| Full time | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| Part time | 5,000 | 15,000 | 25,000 | 50,000 | 50,000 |
| Union | 5,000 | 10,000 | 25,000 | 50,000 | 50,000 |
| Nonunion | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Establishment characteristics | | | | | |
| Service-providing industries | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| Education and health services | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| Educational services | 5,000 | 10,000 | 20,000 | 45,000 | 50,000 |
| Elementary and secondary schools | 6,000 | 10,000 | 20,000 | 50,000 | 50,000 |
| Junior colleges, colleges, and universities | 5,000 | 5,000 | 10,000 | 30,000 | 50,000 |
| Health care and social assistance | 5,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| Hospitals | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Public administration | 5,000 | 10,000 | 20,000 | 30,000 | 50,000 |
| 1 to 99 workers | 5,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| 1 to 49 workers | 5,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| 50 to 99 workers | 5,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| 100 workers or more | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| 100 to 499 workers | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| 500 workers or more | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |
| State government | 5,000 | 5,000 | 15,000 | 25,000 | 50,000 |
| Local government | 5,000 | 10,000 | 20,000 | 40,000 | 50,000 |

See footnotes at end of table.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

| Characteristics | Flat dollar amounts ² | | | | |
|--------------------------|----------------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| Geographic areas | | | | | |
| New England | \$5,000 | \$5,000 | \$5,000 | \$20,000 | \$50,000 |
| Middle Atlantic | 5,000 | 6,000 | 40,000 | 50,000 | 50,000 |
| East North Central | 15,000 | 20,000 | 30,000 | 50,000 | 50,000 |
| West North Central | 10,000 | 12,500 | 20,000 | 40,000 | 50,000 |
| South Atlantic | 5,000 | 10,000 | 10,000 | 25,000 | 30,000 |
| West South Central | 5,000 | 5,000 | 10,000 | 20,000 | 25,000 |
| Mountain | 10,000 | 15,000 | 20,000 | 40,000 | 50,000 |
| Pacific | 5,000 | 10,000 | 20,000 | 49,000 | 50,000 |

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile,

one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 21. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Non-commercially insured ¹ | Commercially insured | Legally required | Other |
|---|---------------------------------------|----------------------|------------------|-------|
| All workers | 53 | 21 | 8 | 19 |
| Worker characteristics | | | | |
| Management, professional, and related | 54 | 19 | 9 | 19 |
| Professional and related | 51 | 17 | 10 | 22 |
| Teachers | 50 | 18 | 10 | 22 |
| Primary, secondary, and special education school teachers | 55 | 25 | — | — |
| Registered nurses | 50 | 26 | — | — |
| Service | 53 | 21 | 7 | 19 |
| Protective service | 60 | 24 | — | — |
| Sales and office | 52 | 21 | 6 | 21 |
| Office and administrative support | 51 | 22 | 6 | 20 |
| Natural resources, construction, and maintenance | 50 | 24 | — | — |
| Production, transportation, and material moving ... | 47 | 33 | — | — |
| Full time | 53 | 22 | 7 | 19 |
| Part time | 51 | 7 | 17 | 25 |
| Union | 48 | 18 | 12 | 23 |
| Nonunion | 59 | 24 | 3 | 15 |
| Wage percentiles:² | | | | |
| Lowest 10 percent | 41 | 28 | 4 | 26 |
| Lowest 25 percent | 48 | 25 | 4 | 24 |
| Second 25 percent | 59 | 18 | 5 | 18 |
| Third 25 percent | 51 | 23 | 8 | 19 |
| Highest 25 percent | 53 | 18 | 12 | 17 |
| Highest 10 percent | 49 | 13 | 15 | 23 |
| Establishment characteristics | | | | |
| Service-providing industries | 53 | 21 | 7 | 19 |
| Education and health services | 53 | 18 | 8 | 21 |
| Educational services | 49 | 19 | 8 | 24 |
| Elementary and secondary schools | 42 | 22 | 6 | 31 |
| Junior colleges, colleges, and universities | 70 | — | 16 | — |
| Health care and social assistance | 68 | — | 8 | — |
| Hospitals | 65 | — | — | 14 |
| Public administration | 53 | 23 | 8 | 16 |
| 1 to 99 workers | 49 | 38 | — | — |
| 1 to 49 workers | 60 | — | — | 6 |
| 50 to 99 workers | — | 46 | — | — |
| 100 workers or more | 53 | 18 | 9 | 20 |
| 100 to 499 workers | 46 | 29 | 10 | 16 |
| 500 workers or more | 55 | 16 | 8 | 21 |

See footnotes at end of table.

Table 21. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Non-commercially insured ¹ | Commercially insured | Legally required | Other |
|--------------------------|---------------------------------------|----------------------|------------------|-------|
| State government | 82 | 6 | 12 | — |
| Local government | 40 | 27 | 6 | 27 |
| Geographic areas | | | | |
| New England | 37 | 35 | — | — |
| Middle Atlantic | 25 | 10 | 25 | 40 |
| East North Central | 48 | 20 | — | 33 |
| West North Central | — | 43 | — | — |
| South Atlantic | 66 | 17 | — | — |
| West South Central | 61 | 36 | — | — |
| Mountain | 37 | 62 | — | — |
| Pacific | 77 | 14 | — | — |

¹ Employer assumes all risks and expenses of providing the benefit.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more

details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 22. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|---|--------------------------------|------------------------------------|
| All workers | 12 | 88 |
| Worker characteristics | | |
| Management, professional, and related | 11 | 89 |
| Professional and related | 11 | 89 |
| Teachers | 8 | 92 |
| Primary, secondary, and special education school teachers | 9 | 91 |
| Service | 15 | 85 |
| Protective service | 16 | 84 |
| Sales and office | 14 | 86 |
| Office and administrative support | 14 | 86 |
| Natural resources, construction, and maintenance | 13 | 87 |
| Full time | 12 | 88 |
| Part time | 10 | 90 |
| Union | 15 | 85 |
| Nonunion | 9 | 91 |
| Wage percentiles: ¹ | | |
| Lowest 25 percent | 10 | 90 |
| Second 25 percent | 12 | 88 |
| Third 25 percent | 11 | 89 |
| Highest 25 percent | 15 | 85 |
| Highest 10 percent | 15 | 85 |
| Establishment characteristics | | |
| Service-providing industries | 12 | 88 |
| Education and health services | 11 | 89 |
| Educational services | 8 | 92 |
| Elementary and secondary schools | 9 | 91 |
| Junior colleges, colleges, and universities | 4 | 96 |
| Health care and social assistance | 27 | 73 |
| Hospitals | 30 | 70 |
| Public administration | 15 | 85 |
| 1 to 99 workers | 8 | 92 |
| 100 workers or more | 13 | 87 |
| 100 to 499 workers | 17 | 83 |
| 500 workers or more | 12 | 88 |

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|--------------------------|--------------------------------|------------------------------------|
| State government | 13 | 87 |
| Local government | 12 | 88 |
| Geographic areas | | |
| New England | — | 100 |
| Middle Atlantic | 30 | 70 |
| East North Central | 18 | 82 |
| West South Central | — | 100 |
| Mountain | 13 | 87 |
| Pacific | 5 | 95 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 23. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Flat dollar amounts | Dollar amount varies | Fixed percent of earnings | Percent varies by earnings | Other |
|---|---------------------|----------------------|---------------------------|----------------------------|-------|
| All workers | 2 | 1 | 86 | 9 | 2 |
| Worker characteristics | | | | | |
| Management, professional, and related | 1 | 1 | 87 | 8 | 3 |
| Professional and related | 2 | 1 | 86 | 8 | 3 |
| Teachers | 3 | — | 85 | 8 | 3 |
| Primary, secondary, and special education school teachers | — | — | 82 | 8 | 4 |
| Registered nurses | — | — | 94 | — | — |
| Service | 2 | — | 86 | 9 | 2 |
| Protective service | — | — | 83 | — | — |
| Sales and office | 1 | — | 85 | 10 | 3 |
| Office and administrative support | 2 | — | 84 | 11 | 3 |
| Natural resources, construction, and maintenance | — | — | 85 | 11 | — |
| Production, transportation, and material moving ... | — | — | 78 | — | — |
| Full time | 2 | 1 | 86 | 9 | 2 |
| Part time | 3 | — | 81 | 11 | — |
| Union | 3 | 1 | 82 | 10 | 3 |
| Nonunion | 1 | — | 89 | 8 | 1 |
| Wage percentiles:¹ | | | | | |
| Lowest 10 percent | — | — | 90 | — | — |
| Lowest 25 percent | 2 | — | 89 | 5 | 3 |
| Second 25 percent | 3 | — | 83 | 13 | 2 |
| Third 25 percent | 2 | — | 87 | 8 | 2 |
| Highest 25 percent | 1 | 1 | 85 | 9 | 3 |
| Highest 10 percent | — | 2 | 83 | 11 | — |
| Establishment characteristics | | | | | |
| Service-providing industries | 2 | 1 | 86 | 9 | 2 |
| Education and health services | 2 | 1 | 86 | 8 | 4 |
| Educational services | 2 | 1 | 86 | 7 | 4 |
| Elementary and secondary schools | 2 | 1 | 86 | 5 | 5 |
| Junior colleges, colleges, and universities | — | — | 86 | 12 | — |
| Health care and social assistance | — | — | 84 | 11 | — |
| Hospitals | — | — | 92 | 7 | — |
| Public administration | 2 | — | 86 | 10 | — |
| 1 to 99 workers | — | — | 89 | — | — |
| 1 to 49 workers | — | — | 85 | — | — |
| 50 to 99 workers | — | — | 97 | — | — |
| 100 workers or more | 2 | 1 | 85 | 10 | 2 |
| 100 to 499 workers | — | — | 84 | 12 | — |
| 500 workers or more | 2 | — | 85 | 9 | 3 |

See footnotes at end of table.

Table 23. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Flat dollar amounts | Dollar amount varies | Fixed percent of earnings | Percent varies by earnings | Other |
|--------------------------|---------------------|----------------------|---------------------------|----------------------------|-------|
| State government | — | — | 82 | 17 | — |
| Local government | 3 | 1 | 87 | 6 | 4 |
| Geographic areas | | | | | |
| New England | — | — | 88 | — | — |
| Middle Atlantic | 3 | — | 90 | 1 | 5 |
| East North Central | 3 | — | 77 | 17 | — |
| West North Central | — | — | 85 | — | — |
| South Atlantic | — | — | 87 | 13 | — |
| East South Central | — | — | 84 | — | — |
| West South Central | — | — | 88 | — | — |
| Mountain | — | — | 94 | — | — |
| Pacific | 2 | 2 | 83 | 9 | 3 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 24. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2009

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Fixed duration | Number of weeks ¹ | | | | | Duration varies |
|---|----------------|------------------------------|-----------------|--------------------------|-----------------|-----------------|-----------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| All workers | 85 | 18 | 24 | 26 | 26 | 52 | 15 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 87 | 20 | 24 | 26 | 26 | 52 | 13 |
| Professional and related | 85 | 20 | 25 | 26 | 26 | 52 | 15 |
| Teachers | 86 | 20 | 25 | 26 | 52 | 52 | 14 |
| Primary, secondary, and special education school teachers | 84 | 20 | 22 | 26 | 52 | 52 | 16 |
| Service | 86 | 18 | 25 | 26 | 26 | 52 | 14 |
| Protective service | 89 | 12 | 25 | 26 | 26 | 52 | 11 |
| Sales and office | 82 | 13 | 24 | 26 | 26 | 52 | 18 |
| Office and administrative support | 82 | 12 | 25 | 26 | 26 | 52 | 18 |
| Natural resources, construction, and maintenance | 85 | 20 | 26 | 26 | 52 | 52 | 15 |
| Production, transportation, and material moving ... | 72 | 20 | 22 | 26 | 26 | 52 | 28 |
| Full time | 85 | 15 | 24 | 26 | 26 | 52 | 15 |
| Part time | 82 | 21 | 26 | 26 | 26 | 26 | 18 |
| Union | 81 | 20 | 26 | 26 | 26 | 52 | 19 |
| Nonunion | 90 | 13 | 22 | 26 | 52 | 52 | 10 |
| Establishment characteristics | | | | | | | |
| Service-providing industries | 85 | 18 | 24 | 26 | 26 | 52 | 15 |
| Education and health services | 84 | 20 | 24 | 26 | 26 | 52 | 16 |
| Educational services | 82 | 21 | 24 | 26 | 52 | 52 | 18 |
| Elementary and secondary schools | 79 | 20 | 22 | 26 | 52 | 52 | 21 |
| Junior colleges, colleges, and universities | 89 | 25 | 26 | 26 | 26 | 52 | 11 |
| Health care and social assistance | 94 | 13 | 20 | 26 | 26 | 26 | 6 |
| Public administration | 88 | 12 | 24 | 26 | 26 | 52 | 12 |
| 1 to 99 workers: | | | | | | | |
| 1 to 49 workers | 97 | 21 | 26 | 26 | 52 | 52 | 3 |
| 100 workers or more | 85 | 18 | 24 | 26 | 26 | 52 | 15 |
| 100 to 499 workers | 84 | 12 | 20 | 26 | 26 | 52 | 16 |
| 500 workers or more | 85 | 20 | 25 | 26 | 26 | 52 | 15 |
| State government | 95 | 20 | 25 | 26 | 26 | 52 | 5 |
| Local government | 81 | 15 | 24 | 26 | 26 | 52 | 19 |

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with short-term disability coverage = 100 percent)

| Characteristics | Fixed duration | Number of weeks ¹ | | | | | Duration varies |
|--------------------------|----------------|------------------------------|-----------------|--------------------------|-----------------|-----------------|-----------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Geographic areas | | | | | | | |
| Middle Atlantic | 87 | 26 | 26 | 26 | 26 | 26 | 13 |
| East North Central | 54 | 13 | 20 | 26 | 52 | 52 | 46 |
| South Atlantic | 97 | 22 | 25 | 48 | 52 | 52 | 3 |

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less

than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 25. Short-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009

(All workers with fixed percent of earnings short-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|---|---------------------------|------------------|------------|------------------|-------------------------|--------------------------------|----------------------------------|
| | 50 percent | 51 to 59 percent | 60 percent | 61 to 69 percent | Greater than 69 percent | | |
| All workers | 31 | 7 | 29 | 20 | 13 | 61.2 | 60.0 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 31 | 9 | 25 | 19 | 15 | 61.6 | 60.0 |
| Professional and related | 30 | 10 | 21 | 21 | 18 | 62.6 | 60.0 |
| Teachers | 33 | 7 | 16 | 22 | 22 | 64.2 | 60.0 |
| Primary, secondary, and special education school teachers | 43 | 5 | 17 | 9 | 25 | 62.6 | 60.0 |
| Registered nurses | 24 | — | 30 | — | — | 59.0 | 60.0 |
| Service | 32 | 4 | 32 | 23 | 9 | 60.6 | 60.0 |
| Protective service | 34 | — | 37 | 17 | 12 | 60.5 | 60.0 |
| Sales and office | 25 | 8 | 36 | 23 | 8 | 60.7 | 60.0 |
| Office and administrative support | 25 | 8 | 36 | 22 | 9 | 60.7 | 60.0 |
| Natural resources, construction, and maintenance | 33 | — | 31 | — | — | 62.3 | 60.0 |
| Production, transportation, and material moving ... | 38 | — | 29 | 17 | — | 59.6 | 60.0 |
| Full time | 30 | 6 | 31 | 20 | 13 | 61.5 | 60.0 |
| Part time | 46 | 19 | — | 23 | — | 57.8 | 55.0 |
| Union | 18 | 8 | 32 | 31 | 11 | 62.4 | 60.0 |
| Nonunion | 45 | 6 | 25 | 9 | 15 | 59.9 | 58.0 |
| Wage percentiles:¹ | | | | | | | |
| Lowest 10 percent | 43 | 7 | 22 | — | — | 59.7 | 58.0 |
| Lowest 25 percent | 39 | 5 | 28 | 16 | 12 | 60.0 | 60.0 |
| Second 25 percent | 28 | 7 | 35 | 20 | 10 | 61.0 | 60.0 |
| Third 25 percent | 35 | 6 | 31 | 18 | 10 | 59.7 | 60.0 |
| Highest 25 percent | 24 | 10 | 23 | 26 | 17 | 63.4 | 60.0 |
| Highest 10 percent | 22 | 11 | 15 | 32 | 21 | 64.8 | 67.0 |
| Establishment characteristics | | | | | | | |
| Service-providing industries | 30 | 7 | 29 | 20 | 13 | 61.3 | 60.0 |
| Education and health services | 34 | 11 | 20 | 18 | 17 | 62.1 | 60.0 |
| Educational services | 37 | 11 | 15 | 16 | 20 | 62.5 | 60.0 |
| Elementary and secondary schools | 44 | 5 | 14 | 19 | 18 | 61.2 | 60.0 |
| Junior colleges, colleges, and universities | 21 | 31 | 15 | — | — | 66.3 | 58.0 |
| Health care and social assistance | 14 | — | 47 | 25 | — | 60.0 | 60.0 |
| Hospitals | — | — | 45 | 22 | — | 59.2 | 60.0 |
| Public administration | 26 | 3 | 36 | 26 | 8 | 60.7 | 60.0 |
| 1 to 99 workers | 41 | — | 40 | — | 2 | 57.2 | 60.0 |
| 1 to 49 workers | 49 | — | 39 | — | — | 55.9 | 60.0 |
| 50 to 99 workers | — | — | 43 | 25 | 5 | 59.5 | 60.0 |
| 100 workers or more | 30 | 8 | 27 | 21 | 14 | 61.8 | 60.0 |
| 100 to 499 workers | 30 | — | 40 | 17 | — | 60.6 | 60.0 |
| 500 workers or more | 30 | 9 | 24 | 22 | 15 | 62.0 | 60.0 |

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with fixed percent of earnings short-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|--------------------------|---------------------------|------------------|------------|------------------|-------------------------|--------------------------------|----------------------------------|
| | 50 percent | 51 to 59 percent | 60 percent | 61 to 69 percent | Greater than 69 percent | | |
| State government | 19 | 16 | 42 | — | — | 62.1 | 60.0 |
| Local government | 36 | 4 | 23 | 24 | 13 | 60.8 | 60.0 |
| Geographic areas | | | | | | | |
| New England | — | — | — | 19 | 67 | 80.4 | — |
| Middle Atlantic | 16 | 3 | 17 | 60 | 4 | 63.1 | 67.0 |
| East North Central | 48 | — | 30 | — | 11 | 58.8 | 60.0 |
| West North Central | — | — | — | — | — | 64.2 | 66.0 |
| South Atlantic | 63 | — | 20 | 3 | 14 | 57.9 | 50.0 |
| West South Central | — | — | 55 | — | — | 61.5 | 60.0 |
| Mountain | — | — | 50 | — | 31 | 67.6 | 60.0 |
| Pacific | 20 | 28 | 44 | — | — | 57.5 | 60.0 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 26. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|---|--------------------------------|------------------------------------|
| All workers | 18 | 82 |
| Worker characteristics | | |
| Management, professional, and related | 19 | 81 |
| Professional and related | 19 | 81 |
| Teachers | 21 | 79 |
| Primary, secondary, and special education school teachers | 22 | 78 |
| Registered nurses | 15 | 85 |
| Service | 19 | 81 |
| Protective service | 18 | 82 |
| Sales and office | 15 | 85 |
| Office and administrative support | 16 | 84 |
| Full time | 18 | 82 |
| Part time | 21 | 79 |
| Union | 19 | 81 |
| Nonunion | 17 | 83 |
| Wage percentiles: ¹ | | |
| Lowest 25 percent | 19 | 81 |
| Second 25 percent | 16 | 84 |
| Third 25 percent | 16 | 84 |
| Highest 25 percent | 20 | 80 |
| Highest 10 percent | 22 | 78 |
| Establishment characteristics | | |
| Service-providing industries | 18 | 82 |
| Education and health services | 19 | 81 |
| Educational services | 21 | 79 |
| Elementary and secondary schools | 22 | 78 |
| Junior colleges, colleges, and universities | 17 | 83 |
| Health care and social assistance | 12 | 88 |
| Public administration | 17 | 83 |
| 100 workers or more | 18 | 82 |
| 100 to 499 workers | 15 | 85 |
| 500 workers or more | 19 | 81 |

See footnotes at end of table.

Table 26. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Employee contribution required | Employee contribution not required |
|--------------------------|--------------------------------|------------------------------------|
| State government | 19 | 81 |
| Local government | 18 | 82 |
| Geographic areas | | |
| Middle Atlantic | 7 | 93 |
| East North Central | 36 | 64 |
| West North Central | 9 | 91 |
| South Atlantic | 6 | 94 |
| Mountain | 51 | 49 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 27. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | Percent varies by earnings | Flat dollar amounts | Other |
|---|---------------------------------|----------------------------------|------------------------|--------|
| All workers | 93 | 6 | 1 | 1 |
| Worker characteristics | | | | |
| Management, professional, and related | 93 | — | 1 | — |
| Professional and related | 93 | — | 1 | — |
| Teachers | 95 | — | — | — |
| Primary, secondary, and special education school teachers | 96 | — | — | — |
| Registered nurses | 93 | — | — | — |
| Service | 92 | 7 | — | — |
| Protective service | 93 | 6 | — | — |
| Sales and office | 92 | — | — | — |
| Office and administrative support | 91 | — | — | — |
| Natural resources, construction, and maintenance Production, transportation, and material moving ... | 96 94 | — — | — — | — — |
| Full time | 93 | 6 | (1) | 1 |
| Part time | 92 | 5 | — | — |
| Union | 93 | — | 1 | — |
| Nonunion | 93 | 7 | — | — |
| Wage percentiles: ² | | | | |
| Lowest 10 percent | 97 | — | — | — |
| Lowest 25 percent | 93 | 7 | — | — |
| Second 25 percent | 90 | — | — | — |
| Third 25 percent | 94 | 6 | — | — |
| Highest 25 percent | 95 | — | 1 | — |
| Highest 10 percent | 94 | — | — | — |
| Establishment characteristics | | | | |
| Service-providing industries | 93 | 6 | 1 | 1 |
| Education and health services | 92 | — | 1 | — |
| Educational services | 93 | — | 1 | — |
| Elementary and secondary schools | 96 | 1 | — | — |
| Junior colleges, colleges, and universities | 84 | — | — | — |
| Health care and social assistance | 88 | — | — | — |
| Hospitals | 86 | — | — | — |
| Public administration | 93 | 7 | — | — |
| 1 to 99 workers | 93 | 7 | — | — |
| 1 to 49 workers | 91 | — | — | — |
| 50 to 99 workers | 95 | — | — | — |
| 100 workers or more | 93 | — | 1 | — |
| 100 to 499 workers | 97 | 2 | — | — |
| 500 workers or more | 92 | — | — | 1 |

See footnotes at end of table.

Table 27. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | Percent varies by earnings | Flat dollar amounts | Other |
|--------------------------|---------------------------|----------------------------|---------------------|-------|
| State government | 82 | — | — | — |
| Local government | 97 | 2 | 1 | 1 |
| Geographic areas | | | | |
| New England | 98 | — | — | — |
| Middle Atlantic | 93 | 3 | — | — |
| East North Central | 87 | — | — | — |
| West North Central | 86 | — | — | — |
| South Atlantic | 98 | — | — | — |
| East South Central | 87 | — | — | — |
| West South Central | 98 | — | — | — |
| Mountain | 99 | — | — | — |
| Pacific | 95 | — | — | — |

¹ Less than 0.5 percent.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 28. Long-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|---|---------------------------|------------|------------------|------------|-------------------------|--------------------------------|----------------------------------|
| | Less than 60 percent | 60 percent | 61 to 66 percent | 67 percent | Greater than 67 percent | | |
| All workers | 19 | 41 | 23 | 12 | 5 | 60.7 | 60.0 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 17 | 37 | 27 | 12 | 6 | 61.0 | 60.0 |
| Professional and related | 18 | 36 | 28 | 12 | 7 | 61.1 | 60.0 |
| Teachers | 17 | 32 | 29 | 13 | 10 | 61.7 | 62.0 |
| Primary, secondary, and special education school teachers | 18 | 29 | 29 | 14 | 10 | 61.8 | 62.0 |
| Registered nurses | 25 | 52 | 16 | — | — | 57.9 | 60.0 |
| Service | 24 | 44 | 18 | 11 | 4 | 60.1 | 60.0 |
| Protective service | 23 | 46 | 18 | — | — | 60.1 | 60.0 |
| Sales and office | 19 | 48 | 18 | 13 | 2 | 60.2 | 60.0 |
| Office and administrative support | 20 | 47 | 18 | 14 | 2 | 60.1 | 60.0 |
| Natural resources, construction, and maintenance | 19 | 46 | 22 | — | — | 60.0 | 60.0 |
| Production, transportation, and material moving ... | 22 | 46 | 14 | — | — | 60.4 | 60.0 |
| Full time | 18 | 42 | 24 | 12 | 4 | 60.8 | 60.0 |
| Part time | 37 | 25 | 15 | — | — | 59.1 | 60.0 |
| Union | 23 | 38 | 16 | 15 | 8 | 61.0 | 60.0 |
| Nonunion | 16 | 43 | 29 | 10 | 2 | 60.4 | 60.0 |
| Wage percentiles:¹ | | | | | | | |
| Lowest 10 percent | 22 | 46 | 19 | — | — | 59.7 | 60.0 |
| Lowest 25 percent | 19 | 41 | 25 | 12 | 3 | 60.5 | 60.0 |
| Second 25 percent | 20 | 42 | 22 | 12 | 4 | 60.5 | 60.0 |
| Third 25 percent | 17 | 42 | 26 | 12 | 3 | 61.0 | 60.0 |
| Highest 25 percent | 20 | 40 | 21 | 12 | 7 | 60.6 | 60.0 |
| Highest 10 percent | 24 | 41 | 19 | 12 | 4 | 59.3 | 60.0 |
| Establishment characteristics | | | | | | | |
| Service-providing industries | 19 | 41 | 23 | 12 | 5 | 60.7 | 60.0 |
| Education and health services | 19 | 38 | 25 | 12 | 6 | 60.9 | 60.0 |
| Educational services | 18 | 33 | 28 | 14 | 7 | 61.6 | 60.0 |
| Elementary and secondary schools | 19 | 29 | 29 | 15 | 8 | 61.7 | 62.0 |
| Junior colleges, colleges, and universities | 13 | 49 | 24 | — | — | 61.1 | 60.0 |
| Health care and social assistance | 24 | 63 | — | — | — | 57.1 | 60.0 |
| Hospitals | 30 | 57 | — | — | — | 56.3 | 60.0 |
| Public administration | 21 | 46 | 21 | 10 | — | 59.9 | 60.0 |
| 1 to 99 workers | 14 | 45 | 22 | 13 | 6 | 61.8 | 60.0 |
| 1 to 49 workers | — | 40 | 28 | 14 | — | 62.3 | 60.0 |
| 50 to 99 workers | — | 51 | — | — | 6 | 61.4 | 60.0 |
| 100 workers or more | 20 | 40 | 24 | 12 | 4 | 60.5 | 60.0 |
| 100 to 499 workers | 23 | 39 | 15 | 16 | 7 | 60.7 | 60.0 |
| 500 workers or more | 18 | 41 | 27 | 11 | 3 | 60.4 | 60.0 |

See footnotes at end of table.

Table 28. Long-term disability plans: Fixed percent of earnings, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

| Characteristics | Fixed percent of earnings | | | | | Mean fixed percent of earnings | Median fixed percent of earnings |
|--------------------------|---------------------------|------------|------------------|------------|-------------------------|--------------------------------|----------------------------------|
| | Less than 60 percent | 60 percent | 61 to 66 percent | 67 percent | Greater than 67 percent | | |
| State government | 12 | 50 | 28 | 9 | — | 60.9 | 60.0 |
| Local government | 21 | 38 | 22 | 13 | 5 | 60.6 | 60.0 |
| Geographic areas | | | | | | | |
| New England | — | 46 | — | — | — | 65.6 | 66.0 |
| Middle Atlantic | 11 | 53 | — | 23 | — | 61.8 | 60.0 |
| East North Central | 49 | 21 | 7 | 11 | 12 | 57.7 | 60.0 |
| West North Central | — | 48 | — | — | — | 61.6 | 60.0 |
| South Atlantic | 8 | 38 | 52 | 2 | — | 61.3 | 62.0 |
| East South Central | — | 63 | 13 | — | — | 58.6 | 60.0 |
| West South Central | — | 77 | — | — | — | 58.9 | 60.0 |
| Mountain | — | 38 | 23 | 35 | — | 63.5 | 66.0 |
| Pacific | 19 | 42 | 27 | 12 | — | 60.8 | 60.0 |

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 29. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2009

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

| Characteristics | With maximum benefit amount | Maximum benefit amount ¹ | | | | | With no maximum benefit amount |
|---|-----------------------------|-------------------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| All workers | 65 | \$2,000 | \$3,900 | \$5,000 | \$6,000 | \$9,000 | 35 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 67 | 1,500 | 3,900 | 5,000 | 6,000 | 9,000 | 33 |
| Professional and related | 67 | 1,500 | 3,900 | 5,000 | 6,000 | 8,750 | 33 |
| Teachers | 66 | 1,500 | 3,900 | 5,000 | 6,500 | 10,000 | 34 |
| Primary, secondary, and special education school teachers | 63 | 1,500 | 3,333 | 4,500 | 6,000 | 8,000 | 37 |
| Registered nurses | 76 | 2,000 | 4,500 | 5,000 | 7,500 | 8,500 | 24 |
| Service | 61 | 2,000 | 3,900 | 5,000 | 7,500 | 10,000 | 39 |
| Protective service | 61 | 2,000 | 3,000 | 5,000 | 7,500 | 10,000 | 39 |
| Sales and office | 62 | 1,500 | 3,000 | 5,000 | 6,000 | 8,000 | 38 |
| Office and administrative support | 63 | 1,500 | 3,000 | 5,000 | 6,000 | 8,000 | 37 |
| Natural resources, construction, and maintenance | 66 | 1,500 | 3,900 | 5,000 | 6,000 | 7,500 | 34 |
| Production, transportation, and material moving ... | 66 | 3,000 | 3,000 | 5,000 | 6,500 | 10,000 | 34 |
| Full time | 66 | 1,500 | 3,900 | 5,000 | 6,000 | 9,000 | 34 |
| Part time | 54 | 2,500 | 4,500 | 5,000 | 7,000 | 10,000 | 46 |
| Union | 61 | 2,000 | 3,000 | 5,000 | 6,667 | 10,000 | 39 |
| Nonunion | 69 | 1,000 | 3,900 | 5,000 | 6,000 | 8,000 | 31 |
| Establishment characteristics | | | | | | | |
| Service-providing industries | 65 | 1,800 | 3,900 | 5,000 | 6,000 | 9,000 | 35 |
| Education and health services | 67 | 1,500 | 3,900 | 5,000 | 6,000 | 8,500 | 33 |
| Educational services | 66 | 1,500 | 3,900 | 5,000 | 6,000 | 9,100 | 34 |
| Elementary and secondary schools | 63 | 1,500 | 3,000 | 4,500 | 6,000 | 8,000 | 37 |
| Junior colleges, colleges, and universities | 76 | 2,500 | 3,900 | 5,500 | 7,500 | 10,000 | 24 |
| Health care and social assistance | 70 | 3,000 | 4,500 | 5,000 | 7,000 | 8,000 | 30 |
| Hospitals | 79 | 3,000 | 4,500 | 5,000 | 7,000 | 8,000 | 21 |
| Public administration | 60 | 2,000 | 3,000 | 5,000 | 6,000 | 9,000 | 40 |
| 1 to 99 workers | 65 | 3,000 | 3,750 | 4,000 | 5,000 | 7,000 | 35 |
| 1 to 49 workers | 72 | 3,000 | 3,900 | 3,900 | 5,000 | 7,000 | 28 |
| 50 to 99 workers | 58 | 3,000 | 3,500 | 4,500 | 5,000 | 6,000 | 42 |
| 100 workers or more | 65 | 1,500 | 3,900 | 5,000 | 6,500 | 10,000 | 35 |
| 100 to 499 workers | 61 | 3,000 | 4,000 | 5,000 | 6,000 | 9,000 | 39 |
| 500 workers or more | 67 | 1,500 | 3,500 | 5,000 | 7,000 | 10,000 | 33 |
| State government | 65 | 800 | 3,900 | 5,000 | 6,000 | 8,000 | 35 |
| Local government | 65 | 2,000 | 3,900 | 5,000 | 6,000 | 9,000 | 35 |

See footnotes at end of table.

Table 29. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers participating in fixed percent of earnings long-term disability plans = 100 percent)

| Characteristics | With maximum benefit amount | Maximum benefit amount ¹ | | | | | With no maximum benefit amount |
|--------------------------|-----------------------------|-------------------------------------|-----------------|--------------------------|-----------------|-----------------|--------------------------------|
| | | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | |
| Geographic areas | | | | | | | |
| Middle Atlantic | 77 | \$1,500 | \$3,750 | \$5,000 | \$6,500 | \$8,000 | 23 |
| East North Central | 45 | 3,000 | 4,000 | 5,000 | 7,500 | 10,000 | 55 |
| West North Central | 60 | 3,000 | 4,000 | 5,000 | 5,000 | 6,000 | 40 |
| South Atlantic | 83 | 800 | 3,000 | 3,900 | 5,000 | 8,000 | 17 |
| Mountain | 45 | 2,500 | 5,000 | 5,500 | 7,500 | 10,000 | 55 |
| Pacific | 60 | 3,000 | 4,500 | 5,000 | 8,000 | 10,000 | 40 |

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.